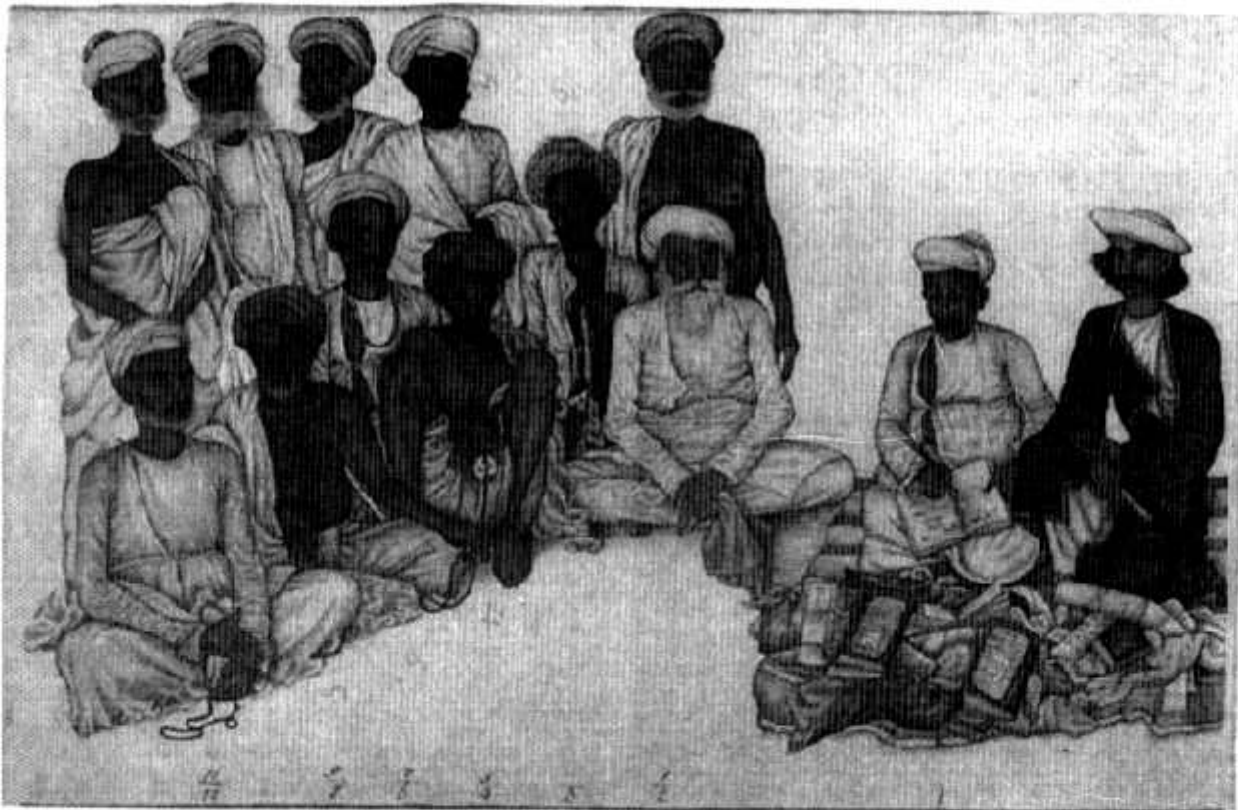


CIVICS



CHAPTER 6



*You must already know something about banks.
Write a paragraph on how people use banks.*

A Robbery at the Bank



The bank had been robbed! Dacoits armed with guns had raided the bank. There were six or seven of them, so even though the guards also had guns, they were outnumbered. One guard was injured in the attack. The bank staff and some customers were huddled into a room with a pistol pointed at them. Meanwhile, threatening to kill the cashier, the dacoits hurriedly gathered all the money from the bank-safe. It was all over in no time and they fled in a jeep.

Hearing news of this daylight robbery at the bank, many people grew worried and distraught. After all, so much of their money was deposited in the bank! One had fifty thousand rupees - another, two lakh. Many others had savings of four to five thousand rupees.

Some of them thought that they would never get their money back now. They were under the impression that all the money they had deposited was stored in the bank's safe, and now it was gone. As news of the robbery spread in the small town, people started gathering at the bank. They were discussing how they had lost all their money.

Others disagreed, saying it was the bank's responsibility. They demanded their money back. They wanted to meet the manager but she was busy with the police officials who had come there to investigate. Mohan Kumar was one of the people in the crowd. He had Rs. 50,000 in his bank account.



He overheard the manager asking the cashier, "How much cash (notes and coins) was taken?"

The cashier said that the safe had Rs. 1,00,000 in it. Mohan was puzzled. His account alone had Rs. 50,000, so how could the safe have only Rs. 1,00,000 in it? If the amounts in all the depositors' accounts were added up, it would be a huge sum. Yet there was only this much money in the bank-safe? What had happened to the rest?

What do banks do with people's money? How do banks function? This is what we'll discuss in this chapter.



Money Transactions

Anytime money changes hands from one person to another we say a **transaction** has occurred. Now we'll find out about different kinds of transactions that occur when people use banks: **deposits** (putting money in banks), **withdrawals** (taking money out of banks) etc.

Depositing Money in a Bank – Types of Bank Accounts

Teachers, shopkeepers, farmers, traders, officers, doctors, lawyers, schools, companies - all kinds of people and organisations open accounts in banks and deposit their money in them. People have different reasons for keeping their money in a bank.

Saving Accounts

Some people want to deposit money in a bank to safely save it for future needs. They do not need to withdraw money daily, only once in a while. For such people, banks have **Saving Accounts**.

People's money remains safe when it is deposited in a Saving Account. In addition, the bank pays them **interest** on their money – after a specified time, the bank will add a small percentage of

money to the account. There are, however, some restrictions in this type of account. For instance, there is a rule that in a Saving Account, money cannot be withdrawn more than 50 times in half a year.

Current Accounts

Other people, like shopkeepers and traders, have daily earnings that they like to deposit in a bank to keep the money safe. They also frequently withdraw money according to their needs. This could be to buy goods, pay labourers, or whatever. Similarly, large business offices have a daily inflow of money from customers who purchase their goods and services, as well as a daily outflow of money to people who have supplied them with various things or who have done some work for them. For these kinds of commercial needs, banks have a type of account called a **Current Account**. Many organisations and business people use this kind of account. There are no restrictions on the number of times you can deposit or withdraw money from a Current Account. However, the bank does not pay any interest on money deposited in a Current Account. The bank may even charge some fees for using a Current Account.

Fixed Deposit Accounts

Sometimes people may decide that they do not need to use a certain amount of their money for many months or years. They just want to save it, without withdrawing any of it for a long time. They can deposit this money in a **Fixed Deposit Account** (also called a **Term Deposit Account**) for a specified period of time. After the specified number of months or years has passed, the bank pays them their original money plus a fixed amount of interest. For this type of account, the rate of interest paid is greater than for a Saving Account. The interest rate is higher for accounts that specify longer fixed periods of time for the deposit.

The interest paid by banks does change from time to time. There may also be some differences in the interest rates among different banks. Go to a bank and find out:

- What is the rate of interest on a Saving Account?
- What is the rate of interest for a 5 year Fixed Deposit?
- If someone needs money urgently, how can they withdraw money from a Fixed Deposit Account?

What kind of account can be opened for the purpose of trade and business? What are the differences between this account and a Fixed Deposit Account?

Give three reasons why people may want to deposit their money in banks.

Withdrawals and Other Transactions

People can withdraw the money they have deposited in a bank on demand, i.e. whenever they choose to do so. This is because it is their money, which the banks are keeping as a deposit, so the banks must pay them whenever they want to withdraw it. However, there are certain rules and procedures to be followed. There are three common ways of withdrawing money from an account - through a withdrawal form, through a cheque, or (in some places) through an ATM (Automatic Teller Machine).

Using Withdrawal Forms and Passbooks

One day some money was needed at

Rajinder's home. She thought, "I'll go and get some money from my Saving Account."



Her account was in the State Bank of India. On reaching the bank, she asked for a withdrawal form. She filled it up, as shown below:

अवकाश Not Negotiable		भारतीय स्टेट बैंक STATE BANK OF INDIA		खाता धारक का (के) नाम Name of the Account Holder(s) <u>Rajinder Kaur</u>	
		शाखा / Branch		बचत खाते से पैसा निकालने का फॉर्म SAVINGS BANK WITHDRAWAL FORM	तारीख / DATE <u>8/5</u> 20 <u>03</u>
आवृत्ति Initials	सावधानी : यह बचत बैंक निकासी आदेश फार्म चेक नहीं है, इस फार्म के साथ पास-बुक रहना अनिवार्य है, अन्यथा भुगतान प्राप्त नहीं होगा। CARE : This form is not a cheque. Payment will be refused if the pass book is not produced with this form.		वही / खाता क्रमांक Ledger/Account Number		
			5 2 3 3 6 8 4 8 1		
लेजर / खाता क्रमांक Ledger/Account No.	कृपया केवल मुझे / हमें अदा करें / PLEASE PAY SELF/OURSELVES ONLY				
	रुपये / Rupees <u>one thousand and five hundred only</u>				
दृष्टा राशि को मेरे / हमारे उपर्युक्त खाते में नाम करें / AND DEBIT THE AMOUNT TO MY/OUR ABOVE SAVINGS BANK ACCOUNT					
टोकन क्र. Token No.	रोकड़ अदा करें / Pay Cash				
सारणी क्र. Scroll No.	पासकर्ता अधिकारी Passing Officer				
					₹ <u>1500/-</u>
					<u>Rajinder Kaur</u> खाता धारक का (के) हस्ताक्षर Signature(s) of the Account Holder(s)
आर० एफ० 10/म.फ. 10					
Item Code No. 3010139					
V.P. 20799/4) "x8" / 20,000 Pads of 100 Lvs.					

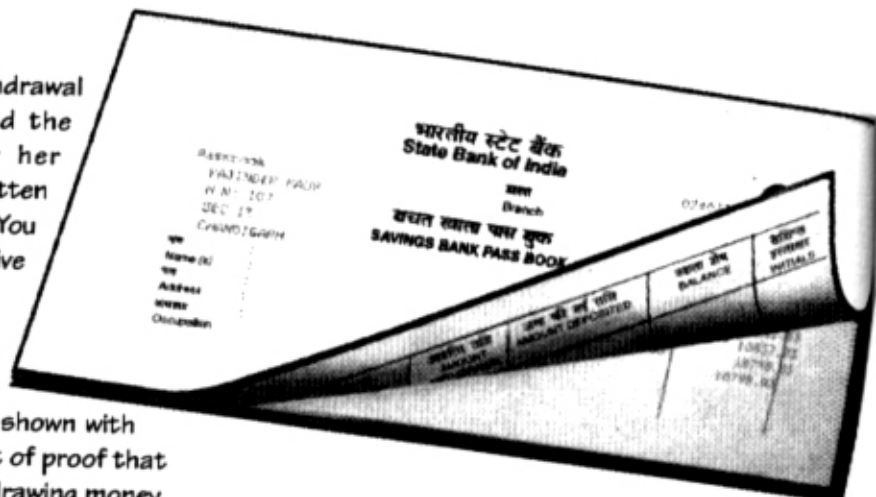
Rajinder handed the filled up withdrawal form to the clerk sitting behind the counter. The clerk asked for her passbook, but Rajinder had forgotten it at home. She said to the clerk, "You know me quite well. Why don't you give me the money?"

To which the clerk replied, "Oh, that is impossible. It is a rule of the bank that the passbook must be shown with the withdrawal form." This is a sort of proof that the genuine deposit-holder is withdrawing money. Even if you know someone personally, you have to follow the rules. You can read the rules on the withdrawal form.

Discuss this incident with your classmates. Do you think the clerk was right to insist on following the rules? Why did the bank have this rule? Is it for the good of the bank or for the good of the account holder?

What is a passbook and what is its use?

Rajinder went home and came back with her passbook and was able to withdraw money. But standing next to her was a woman who was withdrawing her money without a passbook. Rajinder asked her, "How did you withdraw money without a passbook?"



Rajinder noticed that the woman was using a different kind of form. The woman said, "This is a cheque. With my kind of Saving Account, I get cheques. It isn't necessary to have the passbook with you if you use a cheque."

Cheques - a convenient way to exchange money

These days cheques are widely used for both making payments and receiving money. Not only can you withdraw money from your account with cheques, you can also give cheques to others. When you want to give money to someone, you can write a cheque with that person's name on it. When you want to send money to someone who lives in a different place, you can write a cheque and send

दिनांक
DATE 2/6/2003

Pay Gauri Kumari

रुपये *Fifty thousand only*

अदा करें *RS. 50,000/-*

या धारक को or Bearer

खाता संख्या
A/c No. 16363

बैंक ऑफ इंडिया BANK OF INDIA

अरेरा कॉलोनी शाखा,
भोपाल - 462 014.

ARERA COLONY BRANCH,
BHOPAL - 462 014.

खाता धारक
L.F. INTLS.

Ram Nareesh

16363 46201300710

64 BANKS

Account number

Cheque number

Bank code

Code line

it by post. For business purposes, where money is frequently received and paid, the cheque is a very important medium for money transactions.

Look at this example of a transaction by cheque. Ram Naresh is a major trader of Bhopal and Gauri Kumari is the owner of a factory there. Ram Naresh has an account in the Bank of India, while Gauri Kumari's account is in the Punjab National Bank. Ram Naresh had to give Gauri Kumari Rs. 50,000. So he wrote out a cheque in her name.

On the cheque is written: "Pay Gauri Kumari or Bearer Rupees Fifty Thousand Only". The cheque reaches Gauri Kumari. She has two options.

If she wants the money in cash, she can go and encash the cheque by presenting it at Ram Naresh's bank (Bank of India, Arera Colony, Bhopal). The bank staff will check to be sure Ram Naresh's signature on the cheque matches the one they have in their record. They will also check to be sure there is enough money in Ram Naresh's account for the payment to be made. Then they will give Gauri Kumari the money in cash and will subtract Rs. 50,000 from Ram Naresh's account.

Gauri Kumari could do another thing instead. She could deposit the cheque in her own bank account. Then, her bank (that is, Punjab National Bank) will send the cheque to Ram Naresh's bank. His bank (Bank of India, Bhopal) will match the signature and check the account and then pay ('settle accounts with') Gauri Kumari's bank. Ram Naresh's bank will subtract Rs. 50,000 from his account while Gauri Kumari's bank will add Rs. 50,000 to her account.

Different people give cheques which each bank needs to collect from other banks. Now how do you think each bank will get money from

the other banks? In many towns and cities, representatives of all the banks meet on each working day to settle what each bank has to pay and receive from all the others. Each bank has an account in the Clearing Bank where they meet. All the banks then give or receive payments from each other (in the form of cheques from their accounts with the Clearing Bank). This is how banks clear cheques between themselves.

Thus, money transactions between people can take place without cash being exchanged.

In the beginning, there was Rs. 65,000 in Ram Naresh's account and Rs. 60,000 in Gauri Kumari's. After the cheque is deposited in the bank, how much money will there be in each account?

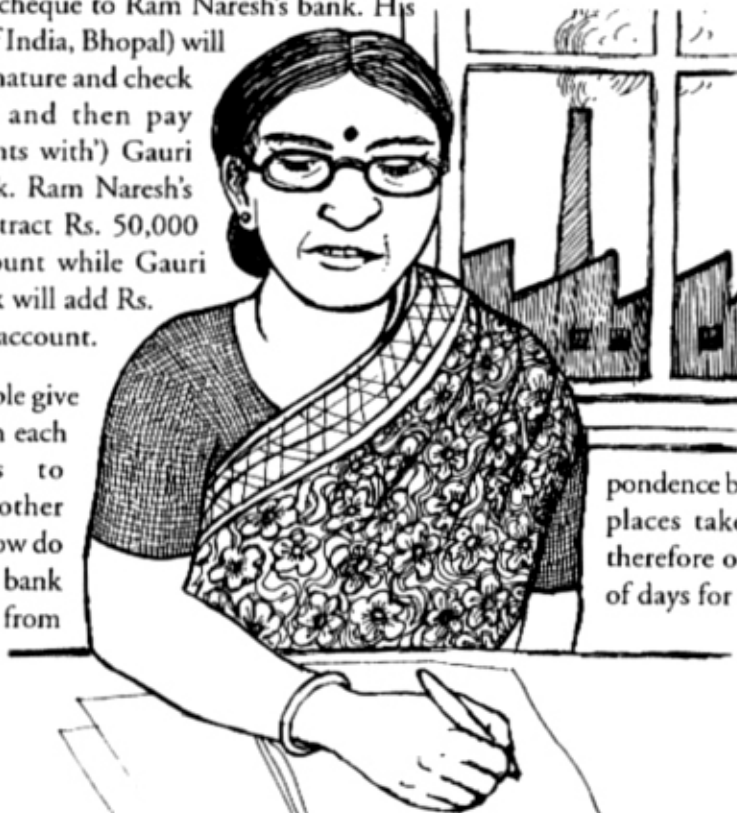
Explain how this transaction was done without actually handling cash.

Who checked Ram Naresh's signature on the cheque, and why did they check it?

Make a skit with your classmates to show how a Clearing Bank works.

Why is a passbook not necessary when you use a cheque to withdraw money?

If Gauri Kumari was in Dewas and not in Bhopal, she would adopt the second option. That is, she would deposit the cheque in her own bank account. In such a situation both the banks would have to correspond with each other to verify if the cheque should be accepted. After that, the same procedure is followed as above. However, the correspondence between two banks at different places takes place through post and therefore one has to wait for a number of days for the cheque to be cleared.



दिनांक
DATE 2/6/2003

या धारक को ~~as Bearer~~
रु०
अदा करें **RS. 50,000/-**

Ram Naresh

Crossed Cheques

You might be thinking that if someone other than Gauri Kumari gets their hands on the cheque, they might pretend to be Gauri Kumari and withdraw the money from Ram Naresh's account. There is a way of avoiding this danger. While writing out the cheque, Ram Naresh can delete the words 'or Bearer' and draw two lines in the top, left hand corner, as shown above. Such a cheque is called a **crossed cheque** or an **account payee cheque**. When a cheque is crossed, it cannot be directly exchanged for cash – it must be deposited in the account of the person in whose name it is written. Gauri Kumari can receive the money only by depositing the cheque in her own account.

A crossed or account payee cheque is a good way to exchange money. By and large, transactions involving large sums of money take place only through crossed cheques. This way people can avoid the difficulty and danger involved in keeping or carrying bundles of notes.

This is one reason why it has become common for people to use banks. It is not necessary for people to keep their money in cash. It can remain as deposits in a bank account and whatever money has to be paid or received can be safely and easily done through cheques.

If someone stole the crossed cheque from Gauri Kumari, can they get the Rs. 50,000?

You have now heard about several ways of making payments and receiving money. Compare the convenience, safety and other advantages and disadvantages of making transactions with (1) cash, (2) bearer cheques, and (3) crossed cheques. For each of these three methods, give an example of a case where it would be the best way of making or receiving a payment.

In last year's textbook, there was a skit about how money, in the form of coins, helped in a situation where barter deals were not possible. Do you remember it? Look at pages 139-141 of Social Studies, Class 7. Suppose, in that situation, instead of coins there was a bank and all transactions took place through cheques. How would the problem be solved? Write a new ending to the skit in which transactions are done through a bank.



Noting Transactions in an Account

Phool Singh's account is in the Timarni Branch of the State Bank of India. He is a farmer. He has sold soyabean to Chhagan Lal. Chhagan Lal has given him a cheque for Rs. 5,000. There was Rs. 7,000 in Phool Singh's account. After depositing Chhagan Lal's cheque there will be a balance of Rs. 12,000 in his account.

Given below is the table from Phool Singh's passbook. Copy it in your notebook. Fill the details in the table till the point where Chhagan Lal's cheque has been deposited.



Phool Singh's Passbook:

Sr. No.	Description	Money withdrawn	Money deposited	Balance
1	Money in Phool Singh's account			7,000
2	Cheque received from Chhagan Lal			
3				
4				
5				

Phool Singh was building a house. He needed to buy cement for the house. The cost of cement was Rs.8,000. He gave the cement stockist, Komal Gupta, a cheque for Rs.8,000. She deposited the cheque in her account.

There were labourers working on Phool Singh's house. He needed Rs.2,000 in cash to pay them. He withdrew this amount from the bank.

Fill in the details of the money paid by Phool Singh to Komal Gupta by cheque and the money withdrawn to pay the labourers, in the appropriate places in the passbook.

After each of these payments, how much money was there in Phool Singh's account? Fill the balance in the appropriate places in the table.

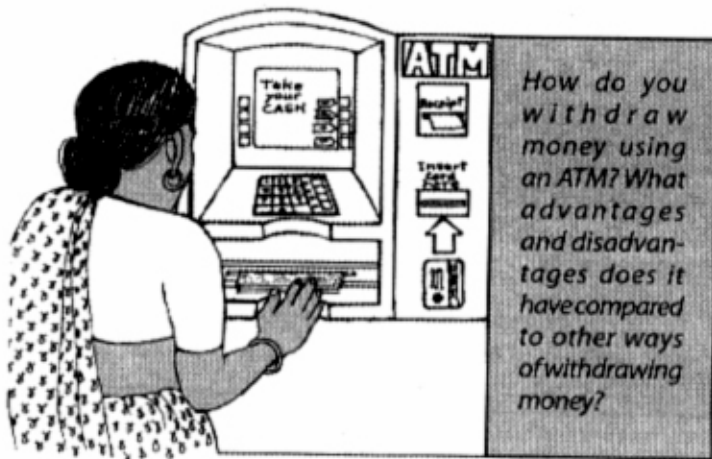
A BANK'S PROMISE

If a person has a deposit in a bank, then it is the duty of the bank to accept any demand for withdrawal of money in cash, or payments made by cheque. However there are many rules and procedures to be followed, especially to ensure that fraudulent methods are not used. At the same time, it is the account holder's responsibility to ensure that there is enough money in their account to cover the amount of whatever withdrawal is requested. For example, suppose you write a cheque for an amount that is more than the balance in your account. The cheque will **bounce** – it will be returned to you, and you may even be punished according to the rules agreed upon when you opened your account with the bank.

Electronic Banking

With the use of computers and electronic communication, many new ways of conducting money transactions are being devised. Some banks are fully computerised and do not use passbooks anymore. Instead, the bank gives a computer printout of the transactions and balance in the account whenever the account holder requests it.

Nowadays most cities and even some small towns have **Automatic Teller Machines (ATMs)**. These are machines that people can use to withdraw cash from their bank accounts, find out their balance, and, in some cases, also make deposits.



How do you withdraw money using an ATM? What advantages and disadvantages does it have compared to other ways of withdrawing money?

Find out whether banks in your area are using computers, and if so, how computers have changed the way they operate. Are there any other recent changes besides the ones we have already mentioned?

Instead of paying in cash or by cheque, some employers pay their workers by depositing money directly into their employees' bank accounts. Assuming that the employer and employee have accounts in the same bank, the employer has to just instruct the bank to transfer the correct amount to the employee's account.

You read about Clearing Banks, where representatives of different banks clear the cheques issued against each other. In the newer systems, representatives do not even have to meet. Transactions between one bank and another can be done through the banks' interconnected computers. This makes the whole system operate at a much faster speed than ever before. In our country this modernisation process has started and most banks are now computerised. We will witness rapid changes in banking in the years to come.

How do Banks Work?

You read about the bank robbery in the beginning of the chapter and how Mohan Kumar was puzzled that there was very little cash in the safe, compared to the total money of all the depositors. Like many people, he thought that all this money must be kept in the bank's safe. But it wasn't. So how do banks work?

Banks promise to pay cash to depositors on demand. But there are numerous account holders in a bank. It never happens that all the depositors turn up at the same time to withdraw all their money. Suppose there are 2000 account holders in a bank. On any given day 25 to 50 people might come to withdraw cash. Many people will withdraw money at the beginning of the month. If many of the depositors are farmers, then there will be a greater demand for cash during certain seasons. Every day only a limited number of people come to withdraw cash, and some also make deposits. With some experience, banks are able to estimate how much cash people will withdraw and how much they will deposit each day. The bank arranges to have the necessary amount of cash available.

Banks can fulfil their promises by keeping only a small fraction of their total deposits as cash. They can use the rest of the money that is deposited in their accounts for other purposes.

There is another reason why banks do not need to keep a large amount of money in cash. As you saw in this chapter, a great number of transactions take place through cheques. For these, cash may not be required at all. Each such transaction is simply recorded (as a deposit or withdrawal) in the written or electronic record of the account. Thus, the bank needs to keep very little money in the form of cash.

Why was there only Rs. 100,000 in the safe of the bank when Mohan Kumar went there?

Discuss: In case of a theft or robbery at a bank, it is the bank's responsibility to bear the loss. However, what would happen if all the people who had deposits in a bank felt insecure and decided to withdraw their money in cash all at the same time?

The banking system works on the assurance to the depositors that they can withdraw their money at any time, and that their money will not be lost. The following story illustrates how this principle might have begun in India.

How did Banking Begin?

Hundreds of years ago, people who wanted to borrow money (which was then usually in the form of gold or silver coins) would go to moneylenders, or shroffs. By lending, the shroffs could make a profit because they charged interest (i.e. the borrowers would have to pay back slightly more than what they had borrowed).

Some people started trusting the shroffs and giving them their gold for safekeeping. The shroffs gave them receipts that stated how much of their gold was lying with them. People found that this was a convenient system, and whenever they wanted they could get their gold from the shroff. They found that their gold was always safe and available on demand. The shroffs also gave the depositors some interest. The people's trust in the shroffs grew. So more and more people kept their gold with them.

The shroffs found that after some time they had accumulated lots of gold. This was because the amount of gold that people withdrew at any given time was relatively small. The shroffs found that they could easily lend some of this gold without risking a shortage. They would still be able to meet the demand of the depositors who wanted to withdraw their gold.

Suppose a trader had a receipt for a certain amount of his gold that was lying with a shroff. When he purchased goods from someone, rather than paying in gold, he might just give the receipt. The receipt would be accepted only if the shroff was trusted. Maybe this is how the system of paper bank notes began.



A shroff accepting a deposit from a customer (painted around 1760).

Why did people keep their gold with the shroffs?

How could the shroffs make use of these deposits, without getting into problems?

Would this system work if people had kept their special gold ornaments with the shroffs instead of bars or lumps of gold?

Loans

Many people save their money in bank accounts and in this way banks accumulate a lot of money. Banks then use this money to give loans. For some special lending schemes, the government also gives extra money to banks.

Some loans are given for trade and commerce. For example, loans may be given to someone who needs to buy machines, run a factory, set up a business, buy a truck or construct a building. Banks fulfil

the needs for such loans and take interest according to their rules. One such example is as follows:

Narmada Soyabean Company wanted to set up one more factory to extract oil from soyabeans. Its manager drew up a loan plan for Rs.200 lakh (two crore) and submitted a proposal to the bank. The bank officials studied the loan plan and held discussions. They were convinced that the factory would be able to run successfully. The loan was sanctioned. The company had also invested Rs. 50 lakh from its own money. For its

security the bank mortgaged the machinery that was bought. This means that if for some reason the factory fails to run and the company doesn't get enough money to repay the loan, the bank can then sell the mortgaged machinery and recover the loan. An interest rate was fixed and a scheme was worked out as to how the loan would be repaid. It was decided that after the company's production of oil takes place, it will keep returning the loan in instalments.

Banks also give another kind of loan that is related to government schemes. The government wants agricultural production to be increased. Thus, banks give many kinds of loans for agriculture - for the purchase of fertilisers and seeds, for digging wells, buying an electric motor, purchasing cattle, tractors and threshers, for the improvement of agricultural land etc.

For example, Dhanna Lal and Badri Prasad had each given applications for loans. Dhanna Lal had 8 acres of land. He needed money for fertilisers and seeds at the time of sowing. So he took a loan of Rs. 10,000. He mortgaged his harvest as security. After selling the harvest Dhanna Lal will return the loan to the bank, along with interest.

Badri Prasad had 20 acres of land. He applied for a loan for a tube well. He had Rs. 10,000 and wanted a loan of Rs.45,000 from the bank. In this case, he mortgaged his land as security with the bank. He will return the money, plus interest in instalments, within 5 years. If he does not return the loan, the bank can sell his land and recover its money.

Both the applications were accepted and sanctioned. Thus, Badri Prasad was able to get

his tube well dug and Dhanna Lal was able to sow his crop.

What types of loans do banks give?

Moneylenders also lend money. So what are the differences between moneylenders and banks?

Find out an actual example of a loan given by a bank. Discuss the following:

- The purpose and amount of the loan*
- The kind of security kept, if any*
- The manner in which the borrower has to repay the loan*
- How much the borrower will have to pay back in all*

Functions of Banks

A bank has two major functions - to accept deposits into different types of accounts and to give loans to people who need them. This flow of money is shown in the diagram below. The borrowers return loans along with the interest. It is from this interest that the bank earns money needed for its work. The bank keeps depositors' money safe and pays cash whenever the depositors want. It also pays interest on saving / fixed deposit accounts. Besides this, there is a special feature of banks. Money transactions can be done from bank deposits without actually exchanging cash. This exchange of money is mainly done through cheques.



Exercises

1. Fill in the following table with as many examples of money transactions as you can:

Transactions involving Rupee notes and coins	Transactions that don't involve Rupee notes and coins

2. Can there be any difficulties or disadvantages in keeping money in a bank? Think and write.
3. Suppose you need Rs. 2000. You draw a cheque, give it to your sister and send her to get the money in cash. Draw the cheque in your note book. (Make it for an imaginary sister if you like.)
4. In what ways have cheques made exchange of money more convenient?
5. How is a crossed cheque safer than an ordinary cheque?
6. Only a part of the total deposits is kept as cash in the bank-safe. Why is this so and how does this benefit the bank?
7. If a very large number of account-holders do not wish to keep their money in the bank, how will it affect the bank's working?
8. If a great many loans are written off (that is, borrowers are not required to pay back the money), how will this affect the working of the bank?
9. People have to pay a higher interest on a loan than the interest they receive on a fixed deposit for the same time-period. Why do you think this is so?
10. Read the example of loans for agriculture again and answer the questions given below:
- If Dhanna Lal or Badri Prasad do not return the money they have borrowed, what can the bank do?
 - The time periods given to Dhanna Lal and Badri Prasad to return the money are different. Why?
 - Why does the government give loans like those given to Dhanna Lal and Badri Prasad?
 - Suppose this year the rains are poor and the crop yield is only half as much as was originally expected. Some people say that if this happens the farmers should be asked to pay back only half the amount they have taken as loans. However, other people say that the full amount should be repaid, keeping in view the next year's crop. In your opinion what should the bank do, and why?
12. Apart from cheques, people can also exchange money through Bank Drafts. Find out:
- How do you send a Bank Draft?
 - For the person receiving the money what advantage does a Draft have compared to a cheque?
13. Suppose a moneylender charges 2.5% interest per month (which is 30%/year). Compare this with the rate charged by banks. So why do a large number of people go to moneylenders?
14. Look at the table and answer the following questions:
- Calculate the percentage of each type of money and fill in the table.
 - What does this table show? In which form is most of the money kept and why?

Total money in India (Financial year 2000-2001)

Form of money	Amount	Percentage
Notes and coins	Rs. 209,000 Crores	
Bank deposits (Saving, Current and Fixed Deposits)	Rs. 1097,000 Crores	
Total	Rs. 1306,000 Crores	

CHAPTER 7

TAXES

Fertilizer prices up

expansion of the scheme for distribution of subsidised cereals through ration shops

Higher tax on petrol, diesel

48 new projects planned at a cost of Rs. 40,000 crores

Income tax deductions on housing loans to stay

for one year on an experimental basis.

A.C. soft drinks to cost less

For the consumers, motor cars, air-conditioners, soft drinks etc. will cost less since the excise duty on these products has been reduced from 32

Customs duty on gold reduced

Service tax extended to several categories

Public-private partnerships for infrastructure

60,000 crores is to be spent on new roads.

The finance minister has made it clear that if the defence ministry makes a case for larger funding it will be granted.

Excise on soft drinks, cars, air-conditioners cut

Life saving drugs to cost less

Excise duty on cements up

Take a look at the above newspaper clippings about the budget. One mentions that fertiliser will cost more. Another says that air conditioners and soft drinks will cost less. All this big news was about the budget that the government had announced for the upcoming year.

One part of the budget shows the **revenue** – what the government will earn and where it will get money from. The other part of the budget gives information about the **expenditure** – where the government will be spending money – for example, how much on defence, how much on projects, how much on running the government etc.

The Union Finance Minister presents the Central Government's budget in the Parliament. It is then discussed, debated and modified. Once it has been approved, the budget is implemented.

Similarly, in the states too, the finance minister of each state presents the budget in the Vidhan Sabha. States get money from taxes they levy and they also get a share of the taxes collected by the central government. In this chapter we shall

discuss some of the important taxes levied by the Central and State Governments.

Discuss with your teacher: Why does a government need a budget?

Look at the news items in the illustration on the previous page. Identify the ones which deal with the government's expenditure and the ones which deal with the government's revenue.

Excise Duty

See if you can find a matchbox with a label that says 'Central Excise'. Excise duty is the tax charged on goods that are produced or made in factories. Before the goods manufactured in a factory can be sold, excise duty on the goods produced has to be paid. The owner or manager of the factory pays the money for this tax to the government according to the quantity of production. However, this tax is not imposed on all things that are produced.



Excise duty is paid to the government by the factory itself, but in reality the burden of the tax falls on those who buy the goods. The factory owners increase the prices of the goods they sell in order to cover the amount they pay in tax.

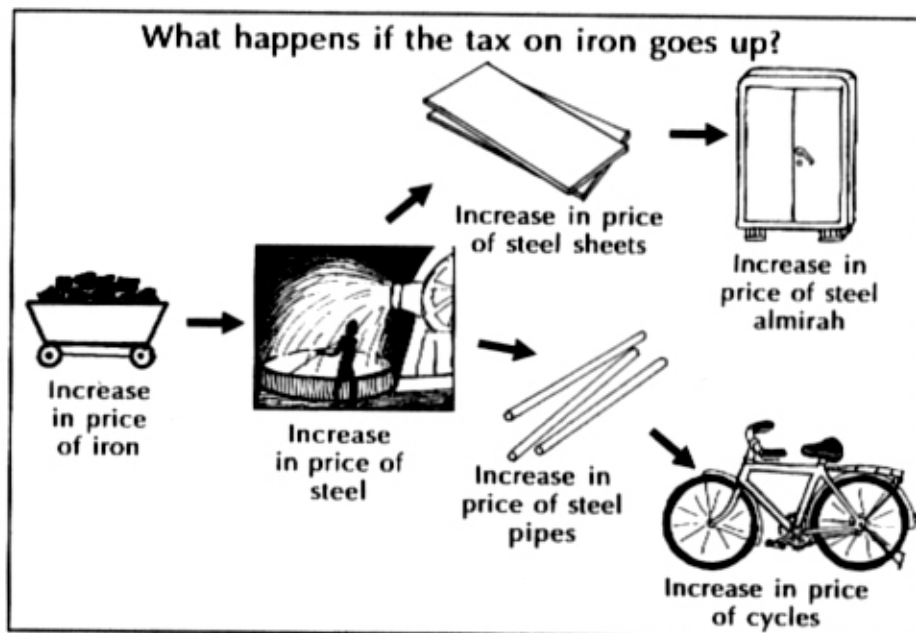
For example, suppose the cost of manufacturing a TV set is Rs. 4,000. The company wants to make a profit of Rs. 1,000 on each set. It also has to pay an excise duty of Rs. 800 to the government. So it will then sell each TV set for Rs. 5,800 to the dealer.

The Effect of Excise Duty

In order to produce one item, often a large number of other things are used. For example, to manufacture bicycles, steel pipes are needed. In order to make steel, the steel factory needs iron and coal.

If the excise duty on iron is increased, the prices of all goods made of iron will go up. It will have an effect on cycles as well.

For instance, iron is used to make steel, so the prices of all things made of steel will also go up. In this way, a tax increase on iron has far reaching effects.



As shown here, the people who buy cycles and almirahs bear part of the increase in tax on iron.

Look carefully at the illustration on the next page. It shows how many things are made from crude oil - petrol, diesel, kerosene, plastic, synthetic cloth (e.g. terricot and nylon), fertiliser, furnace oil etc. If the tax on crude oil is increased, the prices of all these things would go up.

Petrol and diesel are used to run vehicles. For example, trucks, trains, tractors, buses and jeeps run on diesel. Petrol is used for scooters, motorcars etc. What will happen if the price of diesel goes up? Naturally, it will be more expensive to run trucks, jeeps and such vehicles. But it will also become more expensive to transport goods, so the prices of goods will go up.

Whenever excise duty is increased on any material, it affects the prices of all those things for which the material is used. It sets up a chain reaction and all things which are connected to this thing are affected, in one way or the other.

Sales Tax

This is charged when goods are first sold. The manufacturer or shopkeeper pays this tax and the amount is added to the price of the goods. The consumer therefore has to bear this tax. Suppose we buy a packet of biscuits which says; "Rs. 10 MRP. (All taxes inclusive)". MRP stands for Maximum Retail Price i.e. the maximum price that can be charged to the consumer. This price includes excise duty, sales tax and other taxes. For example, in the above packet of biscuits Rs. 2 was paid as tax.

This system of showing the MRP on products was not very widespread until recently. Fifteen or twenty years ago, shopkeepers used to charge an extra amount over and above the printed price in order to cover the sales tax. The wrappers would show the price with the note saying "local taxes extra" (L.T.E.). You can still see this on some medicine wrappers.

If the tax on iron is increased, give some examples of other things not mentioned here that this will affect.

Make a chart like the one on the previous page to show what might happen if the tax on crude oil increases.

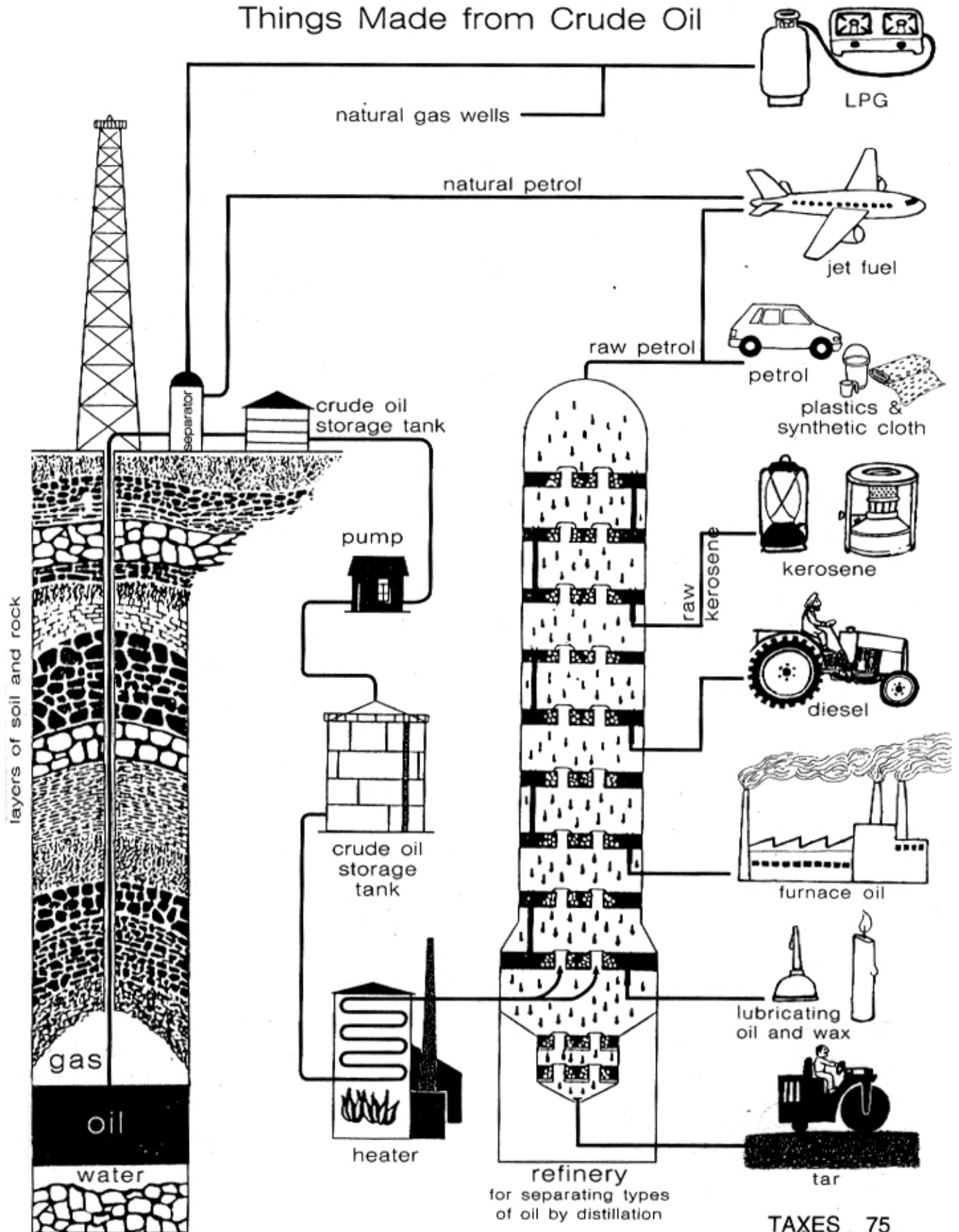
What do you think is the advantage of showing the MRP on goods?

What is the difference between sales tax and excise duty?

Find the maximum retail prices printed on five different packets.



Simplified Schematic Diagram Things Made from Crude Oil



The Tax System

Most items reach the consumer from the manufacturer through a chain of buying and selling by 'middle-men' (wholesale dealers and retailers).



There are various taxes, such as excise duty and sales tax, which are paid and then included in the price of the goods. At every stage there are some costs and some profits made by the sellers. For example, here is a breakdown of all the charges (in rupees) for the TV set mentioned earlier.

Cost of manufacture, transport, storage ...	5,000
Profit of the manufacturer	1,000
Profit of the wholesale dealer	400
Profit of the retail trader	600
All taxes paid (excise duty + sales tax)	2,000
Cost to the consumer (MRP)	9,000

This is only an example. The percentage earned as profits and the taxes paid would vary from item to item. For some items, such as computers, medicines etc the profit margins are much higher.

What percentage of the cost of the TV set did the consumer pay as tax?

Collect the labelled wrappers or boxes of some items and note the MRP. Discuss in class the probable taxes paid.

If there are two people manufacturing the same kind of thing and one of them evades paying taxes, what advantages could he have over the other?

Sales tax charged by the state government is a major source of revenue for the state. Different states have different tax rates. So we find people going to particular cities for purchasing goods like motorcycles, garments etc. because the tax rates are lower there. The state governments are now thinking of changing the way this tax is charged.

Customs Duty

Apart from sales tax and excise duty, another kind of tax is levied on certain things. This is known as customs duty. It is charged on those things which we bring from other countries. For example, a person returning from a foreign trip brings a computer with her. At the airport in our country she will have to pay a customs duty. Many factories need machines or raw material to be brought from foreign countries. Customs duty has to be paid on these things too.

Among the news items in the beginning of the chapter, can you locate one which deals with customs duty? In what ways would this decision affect the traders and consumers of this commodity?

Why can't the government charge excise duty on those goods for which it charges customs duty?

Income Tax

Besides taxes on goods such as excise, custom and sales tax, there is also **income tax**. Income tax is levied on the income of individuals or on the profits earned by companies and businesses.

As we have seen, the prices that we pay when we buy some things in the market include whatever taxes have been levied on them. Hence, in effect, we pay these taxes when we **spend money**. Tax may also be charged when we **earn money**, i.e. we may pay tax on our income.

Tax should be collected fairly.
Let's read about some possible ways of doing this.

What is a fair way of collecting income tax?



1.

Fixed Amount: You may think it is fair for everyone to pay the same amount of tax. Would it really be fair if each of the following three people has to pay the same amount?

Person	Work	Earning (per month)	Tax as fixed amount (per month)
Jyoti	Daily wage labourer	1000	50
Asif	School teacher	6000	50
Jatinder	Business person	20,000	50

If Jyoti cannot even afford to feed her children properly, is it fair for her to pay Rs 50 as tax?

2.

Fixed Proportion: You may think it is more fair to ask each person to pay a certain percentage of what he or she earns. Supposing everyone paid 10% in taxes. Calculate how much each of the following persons would pay.

Person	Earning (per month)	Tax as a fixed proportion (per month)
Jyoti	1000	
Asif	6000	
Jatinder	20,000	

Would this be fair? Jyoti may still not have enough money to live on. Asif may not have enough to repair his house. But Jatinder may have plenty of money for all the basic necessities even after paying 10% in taxes.

3.

Variable proportion: To make taxes more fair you may then say that only people earning more than a certain amount, say Rs 4000 per month, have to pay taxes. You may also say that the richest people should pay a greater proportion of their earnings.

For example:

If you earn	You will pay as tax
Less than 4000	0%
4000 to 5000	10%
5000 to 15000	20%
More than 15000	30%

Use the above Table to calculate how much each person would then pay.

Person	Earning (per month)	Tax as a variable proportion (per month)
Jyoti	1000	
Asif	6000	
Jatinder	20,000	

Would this be fair?



Many people think it is not right that a few people earn lakhs of rupees while others don't have enough to eat. They feel that the government should collect more taxes from the rich than from the poor. Besides, there is also a need to improve the income of the

poor by providing better job opportunities and living conditions.

Suppose Kanti has an income of Rs. 100,000 per year and pays an income tax of Rs. 3000, and Kamlesh has an income of Rs. 200,000/year and pays Rs. 26,000.

- Who pays more income tax?*
- Who has to pay a larger part of the income as tax - the one who earns more or the one who earns less?*



The tax system in India today is similar to the third example on the

previous page: the amount of income tax that each person is supposed to pay is **proportional** to how much they earn. Income tax is charged only from those who earn above a certain

amount. Those who earn a higher income have to pay a greater proportion of their income as tax. According to these rules a person who earns Rs. 1,50,000 per year pays 9% and another who earns Rs. 3,00,000 pays 19% of their income as tax. However, because there are also rules that allow for a large number of deductions, most people pay only a small portion of their income as tax. Even those who have high incomes hardly ever pay more than 6% of their income as tax.

According to the income tax rules those with higher incomes have to pay _____ (greater/smaller/equal) part as tax.

Corporate Tax

Apart from personal income taxes, companies that run factories or businesses also have to pay taxes. Companies or businesses receive money from the sale of their products or services. After subtracting all expenses (on raw materials, salaries etc.) from their earnings, the portion that remains is known as the profit of that company or factory. On this profit, corporate tax has to be paid according to rules.

Collection and Evasion of Taxes

We read about some of the major taxes collected by the government. Through which kind of tax is the government able to collect more money? Let's see . . .

The government gets revenue from many different kinds of taxes. It has to decide how much money to collect through each kind of tax. For this it has to consider: how many people would have to pay; whether this tax can be collected easily and how would it affect the rich and the poor. A related question is whether people will pay their taxes or evade paying taxes.

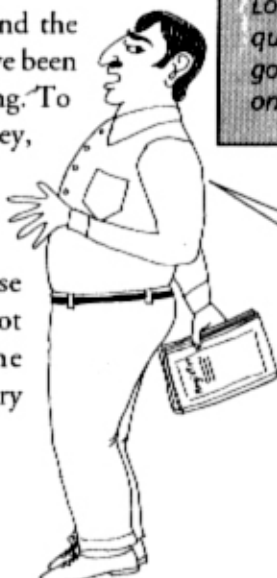
You know that a large number of people in our country depend on agriculture. Most of them are small and medium farmers. There are also some big farmers earning high incomes. However, all agriculture income is exempted from tax. Similarly, a large section of people in the country earn very low incomes from trade, running small shops, or providing labour. The income of these people is below the limit for income tax. On the other hand there are a number of people who should be paying tax but evade it. Thus the percentage of people in the entire country who pay income tax is very small (less than 2%).

However, since the total population is more than 100 crore, even this small percentage of people is sizeable. For example, in 1997 the incomes of 114 lakh individuals were assessed for income tax. They were living in different places in the country. Thus, collecting income tax is not easy.

Many people do not disclose their entire income or they show it to be less than what it actually is. This income, which is kept hidden, is known as **black money**.

Many factory owners, rich moneylenders, traders, and those doing private business can easily evade the law and show a low income. Because there is no tax on income from agriculture many wrongly show their income as income from land and therefore evade paying tax. It is easy to calculate the income of those who are paid monthly salaries. Tax on their income is directly deducted at the source from where they get their salaries. But many salaried persons also have other sources of income which they keep hidden.

Thus there are many 'tax evaders' and the black money on which tax should have been paid but wasn't, goes on accumulating. To get hold of this hoard of black money, the income tax department raids many people's places. It has also tried to make the procedures for paying tax more convenient. Despite these efforts a large number of people do not pay any income tax. Hence the government is unable to collect a very large sum of money from this tax.



What are the reasons why income tax is not able to yield much money to the government?

On the other hand taxes on goods can be collected more easily since there are fewer places from where they have to be collected. Excise duty is collected from factories, customs duty from international airports and seaports and sales tax from traders and shopkeepers. As compared with income tax to be paid by individuals the government finds it easier to keep a track of these factory records or shops.

Even here, there are those who try to escape taxes by showing lower production than has actually taken place. Sales tax is evaded on a wide scale. Some people, by not issuing proper bills or recording it in their official registers show much lower sales than actually occurred.

Taxes collected by the government

<u>Taxes on goods</u>	<u>Percentage of total tax</u>
Excise duty	26%
Sales tax	23%
Customs duty	18%
Other taxes on goods	14%
Total tax on goods	81%

<u>Taxes on income</u>	<u>Percentage of total tax</u>
Income tax	9%
Corporate tax	9%
Other taxes on income	1%
Total tax on income	19%

Total taxes on goods and income 100%

Look at the above table and answer the following questions: From which type of tax does the government earn more – taxes on income or taxes on commodities? What is the reason for this?

QUICK! HIDE THIS REGISTER! SHOW THE OTHER ACCOUNT REGISTERS TO THE TAX PEOPLE...

One problem that is often encountered and that has serious consequences is evasion of taxes. For example, in a certain town a large number of residents do not pay the required property tax. Discuss how this might affect the life of the people in that town.

In the history chapters you have seen that agriculture has usually been taxed. However, in this chapter you read that agricultural income is not taxed at all. Why do you think this is so?

other things. You can guess how many industries, factories and businesses use these things. People do not buy them directly. To get more income, the government levies high taxes on those things which are very widely sold but which are not directly used by people.

One year the government heavily taxed luxury items such as refrigerators and air conditioners. This yielded Rs. 183 crores. In the same year the government got Rs. 2941 crores from a tax on crude oil. Compare and explain the difference in income.

The Effect of Taxes on Goods

While imposing a tax, the government keeps in mind whether it is more likely to affect the rich or the poor. While levying taxes on goods, however, it becomes a little more difficult to distinguish between the poor and the rich. Whether rich or poor, everyone has to pay the same amount of tax when buying something.

However, there is a way by which a distinction can be made between some goods. For example, grains, vegetables, cloth, kerosene, cooking oil - all these things are essential and, rich or poor, everyone buys them. However, the poor spend most of their income on these things. There are other things which only the rich can purchase: refrigerators, cars, motorcycles, VCRs.... It is difficult for the poor to afford these 'luxuries'. Hence one way to distinguish between rich and poor is not to tax essential things but to tax luxury items.

The problem is that since not many people can afford to buy these luxury items, taxing **only** such things cannot bring much income to the government.

On the other hand there are also many things which are not directly used by people, such as diesel, steel, aluminium, machines, trucks, truck tyres etc. Such things are used to make or transport

Can we say that imposing taxes on things such as crude oil, iron, steel etc does not have any effect on the poor? We saw that when the tax is increased on such things, the increase gets added to the cost of those things which are made from them or transported with their help. Thus, even the poor who buy grain or cloth have to pay some part of the tax on diesel or steel. When the tax on such things is increased, the price of many other things goes up. To take an example of this, read a news item that appeared a week after the annual budget.

"The increase in the price of petrol and diesel alone has led to an all-round increase in prices. Fruits, vegetables, dals and other food items, for example, have become more expensive."



Who will be affected more if the tax on kerosene is increased? And who will be affected more if the tax on computers is increased?

Which tax increase will yield more money -- a tax on crude oil or on cars? Why?

Which tax increase will affect the prices of other goods more -- on crude oil or on kerosene? Why?

We saw that the government earns a greater income through taxes on goods. Among goods, too, it receives more tax from those things which

are used in the manufacture or transport of other goods. When the tax is increased on such things it has an all-round effect on prices.

For this reason the question that troubles everyone each year is: which taxes are going to be increased? We saw that much more money can be collected by a tax on goods, but this also affects the poor more. The burden of income tax falls more heavily on the rich, but the government is able to collect very little money through it. That is why the announcement of the budget is so important for everyone.

Exercises

1. Taxes charged and collected have always had a strong impact on people's lives. You have seen some examples. Can you recall some of them from the following:
 - a) What is mandi tax? What is it used for?
 - b) In the chapter on municipalities, why were people reluctant to pay the water tax?
2. Why does the government need a budget? Why does the budget talk of taxes?
3. Match the following:

Excise duty	levied on the yearly income of individuals
Sales tax	levied when goods are sold
Customs duty	levied on the production or manufacture of goods
Income tax	levied on the yearly profit of companies and businesses
Corporate tax	levied on goods brought from abroad
4. In the history chapter 'Villages in the Mughal Period' you will read about a system of land taxes.
 - a) What portion of their produce did the farmers have to pay as tax? What problems did they face?
 - b) How were the rules of land tax during that period different from today's income tax rules?
5. Steel, matches, clocks, cloth, iron - a tax increase on which of these would affect the prices of other commodities the most, and why?
6. Ordinary food item, such as grain, dals and oil are used by all. Then why is it said that imposing a tax on them will have a greater effect on the poor?
7. A group of four friends decided to stay together by contributing money towards the rent of a house. The rent was Rs 2000 per month.
 - a) How could this be shared among them?
 - b) We also know that two of them earned Rs 3000 per month and the other two Rs 7000 per month. Is there some way of sharing the cost so that each one feels the pinch equally?
 - c) Which way of sharing would you prefer and why?
8. Tax on income or tax on commodities - which of the two affects the rich more and which affects the poor more? Explain with reasons.

CHAPTER 8

THE CONSTITUTION

AND

FUNDAMENTAL RIGHTS AND DUTIES

(PART 1)

The Constituent Assembly

The history chapters tell us about India's struggle for freedom and how different groups were protesting against British rule. They wanted the British to leave India. They wanted India to be a free country.

What were the grievances that the Indians had about the way they were ruled under the British System of Administration?



"At the stroke of the midnight hour, when the world sleeps, India will awake to life and freedom." This was how Jawaharlal Nehru addressed the midnight session of the Constituent Assembly in Delhi on the night of 14th August 1947.

Along with this struggle for freedom there was another question discussed by people involved in the Freedom Movement. This was: 'What should be the form of government after the British leave? Should we go back to the rule of the kings, as some of our old rulers are suggesting?'

While most people agreed that we should have our own rule, people had different opinions about what kind of government we should have. Some people thought that most of the powers should be with the Panchayats. Others believed that the Prime Minister or President should have more power. Should we have elections? Should we have

the same rules for everyone? How should we collect taxes? What kind of life do we want for everyone in the country?

In order to decide on such questions and visualise the future of our country, a group of people, called the Constituent Assembly was elected. Its task was to write the Constitution – the document that gives the basic laws and principles by which the country will be governed. The Constituent Assembly had 299 members from all parts of the country. They held long discussions on every point that was to be put in the Constitution. These discussions went on for three years.



Sardar Patel

For Extra Reading at Home...

Would you like to find out how the people in the Constituent Assembly decided what the Constitution should say? And why it took so long? You can get an idea of their discussions from the following. A committee had submitted a Report on Fundamental Rights and this discussion took place after that.

CONSTITUENT ASSEMBLY OF INDIA VOLUME-III

Tuesday, the 29th April, 1947

The Constituent Assembly of India met in the Constitution Hall, New Delhi, at half past Eight of the Clock, Mr. President (The Hon'ble Dr. Rajendra Prasad) in the Chair.

The Hon'ble Sardar Vallabhbhai Patel: ...There were two schools of thought in the Committee and there was a large number of very eminent lawyers who could scrutinise every word of every sentence, even commas and semi-colons, from a very critical point of view. These two schools viewed the matter from two different angles. One school considered it advisable to include as many rights as possible in this Report—rights which could straightaway be enforceable in a court of law, rights in regard to which a citizen may without difficulty go straightaway to a court of law and get his rights enforced. The other school of thought considered it advisable to restrict fundamental rights to a few very essential things that may be considered fundamental. Between the two schools there was considerable amount of discussion and finally a mean was drawn, which was considered to be a very good mean. . . . the two schools of thought . . . studied not the fundamental rights of one country alone but of almost every country in the World. They studied all the Constitutions of the world and they came to the conclusion that in this Report we should include as far as possible rights which may be considered to be reasonable. On that there may be difference of opinion in this House and this House is entitled to consider every clause from a critical point of view and to suggest alterations, modifications or omissions...

What does the word 'Fundamental' mean?

Outline some of the ways by which the makers of the Constitution decided upon the rights that were to be included in the constitution?

... the debate continues...

Mr. Promatha Ranjan Thakur: Sir, ... [A] point to which I wish to refer is in relation to clause 6 regarding 'untouchability' where it is said that—

"Untouchability in any form is abolished and the imposition of any disability only on that account shall be an offence."

I do not understand how you can abolish untouchability without abolishing the very caste system. Untouchability is nothing but the symptom of the disease, namely, the caste system.... Unless we can do away with the caste system altogether there is no use tinkering with the problem of untouchability superficially.

S. C. Banerjee: Mr. President, the word 'untouchability' actually requires clarification. We have been accustomed to this word for the last 25 years, still there is a lot of confusion as to what it connotes. Sometimes it means merely taking a glass of water and sometimes it has been used in the sense of admission of 'Harijans' into temples, sometimes it meant inter-caste dinner, sometimes inter-caste marriage. Mahatma

Gandhi who is the main exponent of 'untouchability', has used it in various ways and on different occasions with different meanings. So when we are going to use the word 'untouchability', we should be very clear in our mind as to what we really mean by it. What is the real implication of this word?

I think we should make no distinction between untouchability and caste distinction, because as Mr. Thakur has said, untouchability is merely a symptom, the root cause is caste distinction and unless and until the root cause, that is caste distinction is removed, untouchability in some form or other is bound to exist and when we are going to have an independent India, we should expect everyone to be enjoying equal social conditions.

Srijut Rohini Kumar Chaudhury: ...[For] defining untouchability, it may be clearly stated that: 'Untouchability' means any act committed in exercise of discrimination on grounds of religion, caste or lawful vocation of life . . .

Mr. K. Munshi: Sir, I oppose this amendment. The definition is so worded that if it is accepted, it will make any discrimination even on the ground of place of birth or 'caste or even sex 'untouchability'.

Mr. Dharendra Nath Datta : Sir, it seems to me that whether the definition suggested by Mr. Rohini Kumar Chaudhury is accepted or not, it is necessary that there should be some definition put in. Here it is said that 'untouchability' in any form is an offence. A magistrate or a judge dealing with offences shall have to look to the definition. One magistrate will consider a particular thing to be untouchability, while another magistrate may hold a different thing to be untouchability, with the result there will be no uniformity on the part of the magistracy in dealing with offences. It will be very difficult for the judge to decide cases.

Moreover, untouchability means different things in different areas. In Bengal, untouchability means one thing, while in other provinces, it means an entirely different thing.

Mr. President: I should like to draw the attention of the House to clause 24 which says ...[that the] Union Legislature shall make laws to give effect to those provisions of this part which require such legislation. . . [Therefore,] I take it that the Union Legislature will define the word 'untouchability' so that the courts might prescribe proper punishment.

[Eventually it was decided to leave the definition of untouchability up to future law makers .]

Rajendra Prasad



Finally, the Constitution was adopted by members of the Constituent Assembly on behalf of all the people of India.

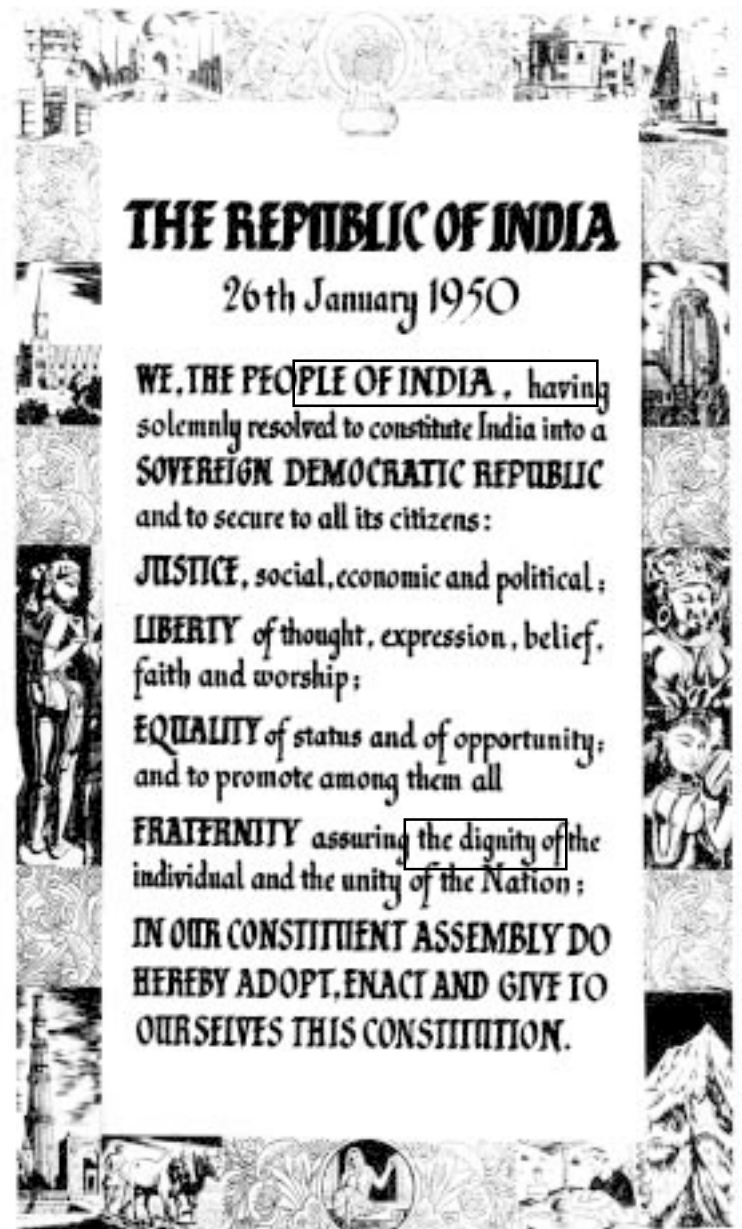
The Constitution of India

The Constitution describes how India is divided into States and Union Territories. There are governments at both levels. One at the Centre (Delhi) for the entire country and the other in each State or Union Territory for that particular state or Union Territory.

This was done because the members of the Constituent Assembly felt that India was a large country and one government at the centre would not be able to solve the problems and look after the interests of all the people and the different regions.

The Constitution, therefore, also provides specific powers for the government at the Centre and at the State level. You can read about this later on in the chapter on the Central Government.

Jawaharlal Nehru signing the Constitution



THE REPUBLIC OF INDIA

26th January 1950

WE, THE PEOPLE OF INDIA, having solemnly resolved to constitute India into a **SOVEREIGN DEMOCRATIC REPUBLIC** and to secure to all its citizens:

JUSTICE, social, economic and political;
LIBERTY of thought, expression, belief, faith and worship;

EQUALITY of status and of opportunity; and to promote among them all

FRATERNITY assuring the dignity of the individual and the unity of the Nation;

IN OUR CONSTITUENT ASSEMBLY DO HEREBY ADOPT, ENACT AND GIVE TO OURSELVES THIS CONSTITUTION.

Above is the Preamble (introduction) to the Constitution. Don't worry if you don't understand all the difficult words in the Preamble. We will discuss some of them later. The words in boxes were added in 1976.

Republic Day

The Constitution came into force on 26 January 1950, which has been celebrated as Republic Day ever since.

In a democracy, people should participate in the making and changing of governments. Thus, every adult has the same power to vote. Whether a person is rich or poor or belongs to a particular social background does not matter. The Freedom Movement had highlighted the idea that all people are equal.

**demos (people) + kratos (rule) =
democracy, meaning rule by the people.**

Thus, the Constitution states that governments in India are to be formed through elections. These elections are based on the principle of **universal adult franchise**. All elections in India for forming governments at any level have to follow this principle, since it is stated in the Constitution.

Universal Adult Franchise

Franchise means the right to vote.
Universal means that this right applies to all adults in all of India.

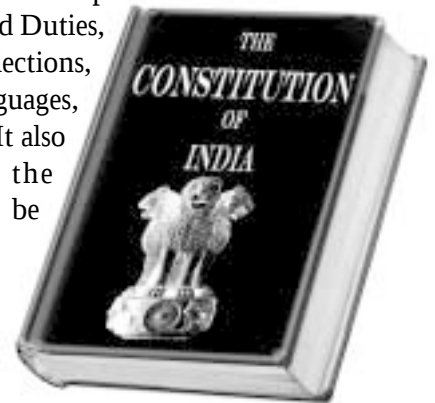
Dr. B. R. Ambedkar played a major role in writing the Constitution. He was the Chairman of the committee of eight people who wrote the first draft of the Constitution. They

presented this draft to the Constituent Assembly for discussion and modification. In this photo Dr. Ambedkar is seen with a group of dalit women and children.

The Constitution is to be followed by all the people of India. In a democracy no individual should be considered to be above the law, no matter how high or important that person is. Therefore whether it is the Prime Minister, Chief Justice, President or any other high official, they all have to follow the laws. They also have to make sure that these laws are followed by all. The Constitution tells in detail how these officials should function.

The Constitution lays down the guidelines for all laws made by the Central and State governments. All laws must be in line with the Constitution.

Our Constitution is very long. It has 395 Articles, divided into 22 Parts. It has parts that discuss Fundamental Rights and Duties, the Judiciary (courts), elections, citizenship, official languages, finance and trade, etc. It also describes how the Constitution itself can be changed.



Last year we read about the State Government and the Judiciary. Now we will learn about our Fundamental Rights and Duties.

NOTE:

In the following pages, the phrases in quotes are given in the same words as in the Constitution.

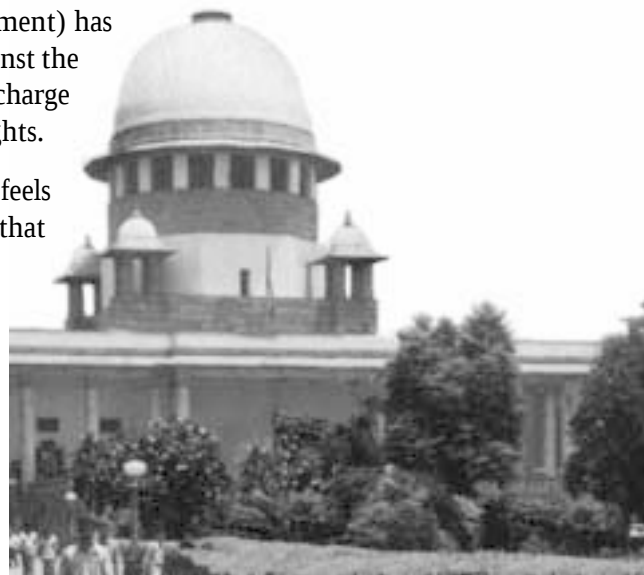
“FUNDAMENTAL RIGHTS”

The third part of the Constitution is very important because it states our Fundamental Rights. It is the responsibility of the government to make sure that no one's Fundamental Rights are violated.

If you feel that someone or some organisation (or the government) has violated your Fundamental Rights, then you can file a case against the government in the High Court or Supreme Court. You can charge the government with failing to protect your Fundamental Rights.

These rights form the basis for many laws. Sometimes someone feels that a law has been passed by the Central or State Government that is in violation of the Fundamental Rights stated in the Constitution. S/he can then file a case against the government in the High Court or the Supreme Court. The courts must then decide whether or not the law is according to the Constitution.

The Constitution has divided Fundamental Rights into six sections. Let us study each one of them.



The Supreme Court (in New Delhi).

1. “Right to Equality”

The Constitution says that the government “shall not deny to any person equality before the law or equal protection of the laws.” This means that the laws apply in the same manner to all, regardless of a person's income, status, background etc.

For example, if some official is found guilty of a crime then he or she should be given the same punishment as applies to any other person. No one can claim special treatment because of his or her class or background.

The Constitution also says that we should not show any preference or treat some one unfavourably because “of religion, race, caste, sex or place of birth.” It also specifies that no one should be stopped from using public places such as hotels, shops, film halls, public wells, tanks and bathing ghats or stopped from offering prayers in a place of public worship.

Thus, people of any one religion have the same rights as the people of any other religion.



Everyone is equal before the law.

The Constitution specifies that there should be “equality of opportunity for all citizens in matters relating to employment” and that no one should be discriminated against on the grounds of religion, caste, sex, place of birth etc. This means, for example, that girls cannot be denied training as airplane pilots even though some employer may feel that girls are not suited for the job of pilots.

The Constitution clearly states, “Untouchability is abolished and its practice in any form is forbidden.”

What kinds of rights to equality does the Constitution ensure? Give examples. What does the Preamble to the Constitution say about equality?

Discuss whether you think each of the following is a violation of the Fundamental Right to Equality. Also discuss whether you think it is right or wrong to do such things.

- *In some homes separate utensils are kept to be used by people of certain communities.*
- *While filling water from a public source some people object if the vessel of another person touches their pots.*
- *In some villages particular communities cannot organise a ‘baraat’ procession through the main streets of the village.*
- *If you want to rent a house, the houseowners are keen to know your caste and religion.*
- *Some communities are never provided a place to live within the village but always outside.*
- *In some schools, certain children are not allowed to serve water because they belong to a particular caste.*
- *Members of some communities do not go to many places of worship because they fear that they will be ill treated or beaten up.*

DALITS

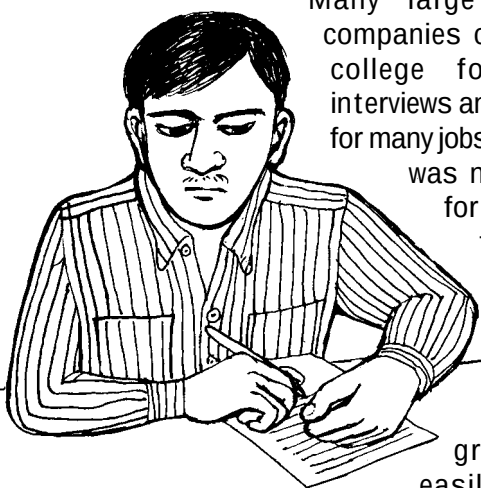
It is necessary to identify which castes and tribes are discriminated against so that their rights can be defended. The Constitution refers to these groups (whom we usually call *dalits*) as ‘Scheduled Castes and Scheduled Tribes’ (SC/ST). Schedule means list.

The following is an actual example of the widespread discrimination that dalit students face.

Getting a Job

Manoharlal's son recently cleared his B.Tech examination from Kurukshetra Regional Engineering College and stood 6th in his college.

Many large computer companies came to his college for campus interviews and he applied for many jobs. However, he was not selected for any job. On the other hand, his classmates with lower grades were easily selected.



Manoharlal looked at his son's bio-data. It showed an excellent record. After some thought, he advised his son to remove the mention of his scheduled caste status. His son made the change and sent his application to more companies. This time many of the companies that interviewed him offered a job!

Reservation

Why does the Constitution try to prevent discrimination on the basis of caste? Because people's abilities and merits are not determined by their caste. A baby born in a *dalit* family is no different from a baby born in any other family. Both children should therefore have an equal opportunity to lead a good life. The Constitution guarantees this right.

However, even many years after the Constitution had guaranteed this right, there is still a lot of discrimination based on caste. For example, most *dalit* children are not able to get an education.



IF WE ARE ABLE TO GO TO SCHOOL, WE MAY NOT BE TREATED AS WELL AS OTHER STUDENTS, JUST BECAUSE WE ARE DALITS. EVEN IF WE MANAGE TO FINISH SCHOOL AND POST GRADUATION, AND DO WELL IN EXAMS, WE DON'T GET AS HIGH PAYING JOBS AS OTHERS.

In order to overcome discrimination on the basis of caste, the government has made laws for reservation of jobs and seats in higher education to scheduled castes and tribes. For example, medical colleges must admit a certain percentage of students who belong to SC/ST.

Reservation has been made in order to give people belonging to SC/ST the same opportunities that other people have. Without reservation they would have almost no chance of getting certain kinds of jobs. Thus, reservation does not give people belonging to SC/ST an advantage over others - it merely removes a disadvantage.

However, the laws for reservation are not always enforced. Discrimination has persisted. Even though 24% of the total population belongs to SC/ST, only 13% of the best jobs in government and only 2% of all university and college teachers belong to SC/ST.

A peaceful rally of people demanding the right to be rehabilitated before being displaced from their villages due to the construction of a dam.



2. “Right to Freedom”

The Constitution lists many kinds of things that we as individuals, are ‘free’ to do. This means that no one should stop us from having these freedoms. However, along with freedoms there are some restrictions, i.e. some things that we are not supposed to do. Let us discuss some of these freedoms and restrictions.

Freedom “of speech and expression”

Citizens are free to express their views in many ways such as through meetings, publications, plays, paintings etc. However, there are some restrictions, too. For example, there are laws forbidding people to publicly tell others to rebel against the government. Laws also forbid people to publicly defame others (to publicly say false and mean things about someone that will damage that person's reputation).

Freedom “to assemble peacefully and without arms”

People have the right to come together or assemble for many reasons such as to hold meetings about their rights, to discuss their problems or business issues, to exchange ideas and share views etc. Everyone also has the right to carry out demonstrations, public meetings and rallies. However, there are some restrictions on this right – for example, any assembly should be conducted in a peaceful manner without the display or use of arms. Similarly, whenever a demonstration or a rally is organised, prior permission from the administration needs to be taken.



Freedom “to form associations or unions”

People are free to form many kinds of associations - cultural groups, business associations, trade unions etc. For example, you may have heard that many factories have workers' unions. These unions hold meetings to discuss their problems. They make demands to the officers of the factory and at times may also organise a strike in the factory. Thus, the union protects the rights of the workers.

In spite of the right to form associations, in many factories the employers do not allow the workers to do so. In some cases they make workers sign a bond that they will not join a union. Workers may also face the threat of being fired. Since so many people in our country are unemployed or do not find enough work, no one would like to lose a regular factory job. Hence many people do not protest against this loss of freedom.

An activist of a farm workers' union called Mazdoor Kisan Sangram Samiti delivering a speech in Arwal, Bihar.

What associations are there in your area?

Why are workers' unions formed? What problems do they face?

Freedom “to move freely throughout the territory of India”

Citizens are free to move in any part of the country. However, the government may impose some restrictions. For example, in some border areas the government thinks that free movement is posing problems for the security of the country. In such a situation restrictions on movement may be imposed.

Freedom “to reside and settle in any part of the territory of India”

Any Indian can reside or seek employment in any part of the country. Let us read an example of a case related to this freedom.

What about Slum Dwellers?

There are many cities like Mumbai, Kolkata, and Delhi where large numbers of people from far off villages come in search of jobs. They do not get jobs very easily. They usually work as daily wage labourers wherever they find work. Since they do not find proper places to stay, they live on roadside pavements or places near railway tracks.

Many years back, the Mumbai Municipal Corporation tried to remove some 50,000 people who had been living on the pavements. It began to destroy their shelters. In 1982 a case was filed in the Supreme Court against this action. While the case was pending, the people could not be removed.



Homes next to railroad tracks in Mumbai

Here is what the lawyers for the slum dwellers argued:

The slum dwellers should not be removed from their homes until they are given an alternative space to settle. A large number of construction workers come from outside the city and provide labour to build houses. It is the responsibility of the Municipal Corporation to provide space for people to settle. Since nearly fifty percent of the population of Mumbai lives on unauthorised land there is a great failure on the part of the planning authorities to provide adequate and lawful space for people. If they are forcibly removed from the pavements then it is a violation of their fundamental right of freedom to settle in any place in India.

In 1985 the Supreme Court reached a decision, saying "... We hold that no person has the right to encroach, by erecting a structure or otherwise on footpaths, pavements or any other place reserved or earmarked for a public purpose." However, it further ordered the government to make provisions for those people who had been living there for a long time to be settled in a different place before destroying their pavement dwellings.

Why do people want to move and settle in various parts of the country?

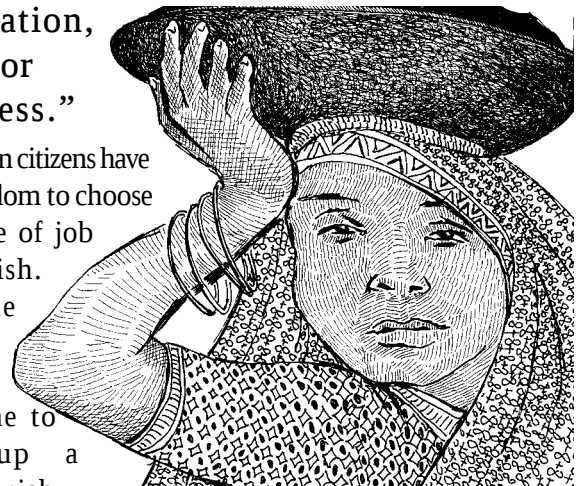
What is the responsibility of the government to workers who are able to find some work in the city but don't have a proper place to live?

If there were no slums in cities, how might this affect the lives of city dwellers?

Freedom to "practice any profession or carry on any occupation, trade or business."

All Indian citizens have the freedom to choose the type of job they wish.

No one should force someone to take up a particular job.



"Protection against arrest and detention in certain cases"

The police may arrest a person if they think the person has committed a serious crime. However, it is everyone's fundamental right to know why they have been arrested and to be produced in court within 24 hours. It is the duty of the police to inform them of the reasons for their arrest.

What is the difference between the role of the police and that of the court? Can you recall this discussion from the Class 7 chapter on Law - Courts and Justice?

Why is it essential that an arrested person be produced in a court within 24 hours?

Right to Education

The Parliament has recently passed a new addition to the Constitution (an amendment), the fundamental right to education. It has made education for all children from the age of 6 to 14 a fundamental right. This makes it necessary for the government to arrange for schools and for parents to see to it that their children attend schools regularly. This right has been added because people feel that all children should have the opportunity to study, learn about the world around them, acquire skills to express themselves and make creative contributions to society, and have more opportunities for their future.

What are the different types of schools you see in your area? Why do you think there are such different types of schools?

Are there some children who don't go to school at all? Why?

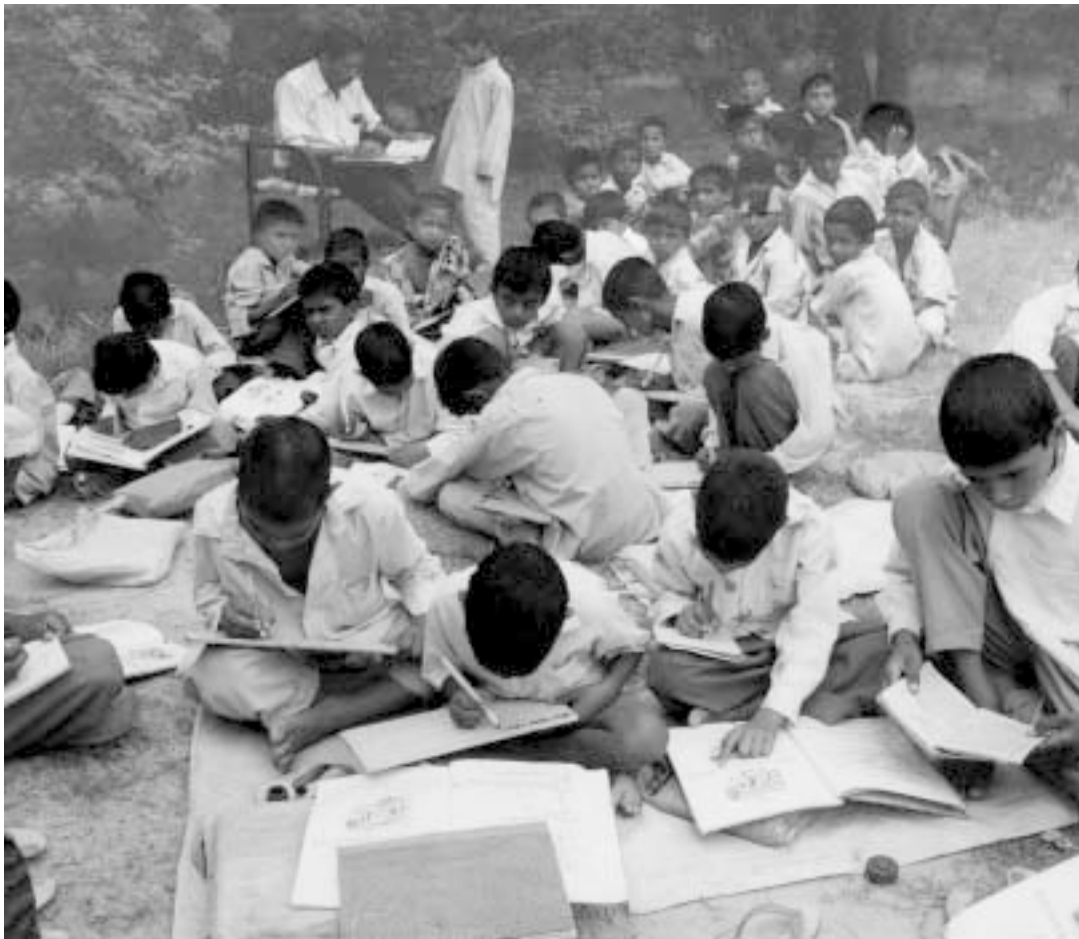
Are all schools available to all children? Do all children who live around your area really have an equal opportunity to be educated in a similar manner? Discuss.

“Protection of life and personal liberty”

Every individual has a right to live and a right to be free. This right is guaranteed in the Constitution as a fundamental right. It is the responsibility of the government to protect the life of all individuals. When there is a threat to our lives, for example in a riot or dacoity, the police have to provide protection. If the police fail to do so we all have the right to fight against this in the court.

Along with protection of life we have the freedom to live our life as we desire. This is the right to personal liberty. However, according to the laws, personal liberty can sometimes be taken away – for example by arresting people, by putting people in jails, etc. In extreme cases, even life can be taken away by a judge awarding a death sentence to a person who has committed murder.

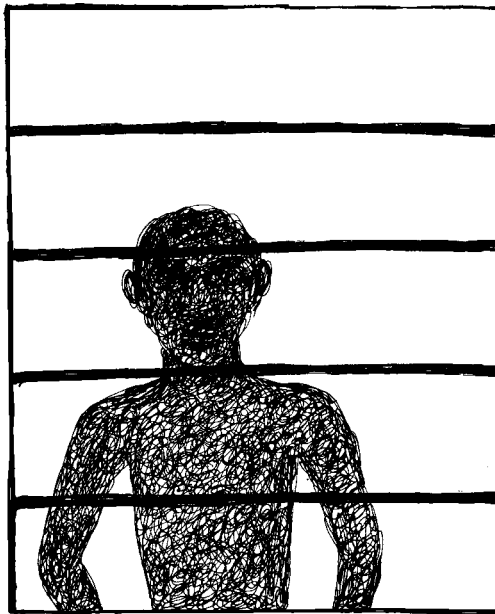
This class in a rural school is being held outdoors because of a shortage of classrooms. Do these children have a right to a classroom?



Let's read about an actual situation where the right to personal liberty had been violated.

A Case Against Life and Personal Liberty

A sessions judge was hearing a case against a person by the name Bhoma Charan Oraon. Suspecting that Bhoma was suffering from a mental illness, he was sent to a mental asylum for treatment. After Bhoma's stay in the mental asylum for six months, the superintendent of the asylum informed the court that he was well enough to be discharged. The judge however did not take necessary steps to release him. Bhoma had to live there for six more years.



A case was filed against Bhoma's detention in the Supreme Court. It was proved in the court that there was a violation of Bhoma's right to life and personal liberty. The Supreme Court ordered the state government to pay Rs. 15,000 as compensation to Bhoma. The Supreme Court also said in its judgment that "none of these compensations can actually compensate the six years of life that had been lost to Bhoma- who has been turned to a 'living dead' situation."

Discuss the meaning of the following phrases in your class: personal liberty; mental asylum; living dead.

Write in your own words: How was there a violation of Bhoma Charan's right to life and personal liberty?

The Preamble to the Constitution says that the Government has to make sure all citizens have certain kinds of liberty. After reading about some of the fundamental rights to freedom, can you explain what the Preamble means by 'liberty'?

EXERCISES

- 1. How and when was the Constitution written?**
- 2. What does the Constitution discuss besides Fundamental Rights?**
- 3. Suppose someone has built a house by encroaching on land which is a part of a road. Can that person claim that the house should not be destroyed by the municipal corporation because everyone has a right to settle anywhere in India?**
- 4. Suppose the government got a new well dug in a village. If some dalits are stopped from using this well, which Fundamental Rights are being violated?**
- 5. What do you think would happen if the Fundamental Right to equality was not in the Constitution?**
- 6. A number of years ago some Indian airlines had a rule that air hostesses (women who take care of the needs of passengers on aeroplanes) would lose their jobs if they got married. Was this against their Fundamental Rights? Explain.**

THE CONSTITUTION

AND

FUNDAMENTAL RIGHTS AND DUTIES

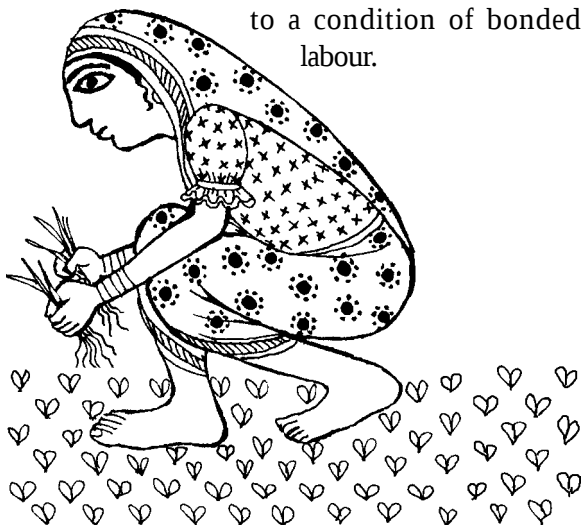
(PART 2)

3. “Right against Exploitation”

Begaar “and other similar forms of forced labour are prohibited.”

You read in some of the history chapters that some people were forced to do ‘*begaar*’ (*bagaar*) i.e. to work without any wages. If any landlord or contractor today forces a person to work without any wages or at very low wages, it would be a violation of the fundamental right against exploitation. Such a person can file a case in the court. Similarly, if a person is forced to work as a bonded labourer it would also be a violation.

For example, suppose a labourer borrowed money from a moneylender in a village and she is unable to pay it back. If the moneylender forces her to work in his fields so that she can pay back the loan through this work, then it would amount to a condition of bonded labour.



ASIAD stadium

Bonded labour is a violation of the right against exploitation because workers are forced to work under the landlord or the contractor.

In 1982, the ASIAD Games were held in Delhi. A contractor brought many labourers from Bihar, Madhya Pradesh and Uttar Pradesh to build the stadium and facilities. They were forced to work at very low wages. A case was filed in the Supreme Court that this was in violation of people's Fundamental Right against exploitation. It was also in violation of the right to life and personal liberty.

While making an order in this case the Supreme Court made it clear that if someone is forced to work at low wages because of poverty, then it shall be considered a violation of the Fundamental Right against exploitation. Thus it is the responsibility of the government to see that no one is forced to

work for low wages or under bondage. If the government fails to do so, the labourers have the right to file cases against the employers.

There have been many instances in Chhattisgarh, Bihar and U.P. where bonded labourers have been identified and released from their bondage.

These cases have been fought and won within the context of the 'right against exploitation'. In one such order, in 1980, the Supreme Court directed the then government of Madhya Pradesh to make provisions for the resettlement of almost 700 wage labourers. It ordered that all labourers be given Rs. 4000 each as compensation.

Can you explain why people become bonded labourers?

Ask your teacher to find out from your Labour Office what the minimum wage is for someone doing casual labour in the city or agricultural work in the fields.

What is the difference between 'begaar' and 'being forced to work at low wages because of poverty'?

"Prohibition of employment of children in factories"

The Constitution states, "no child below the age of 14 shall be employed to work in any factory or mines or engaged in any other hazardous employment." Accordingly, laws have been made that prohibit children from making matches, crackers, beedis and carpets, or doing printing and dyeing etc.



A young girl illegally employed in a silk factory

Do you think this right has been made available to children in the villages and cities in your area?

Which of the principles in the Preamble to the Constitution does the Fundamental Right against Exploitation address?

4. "Right to Freedom of Religion"

All individuals are free to follow their conscience and practise any religion. No one can be prohibited from following his or her religious practices as an individual. This also means that a person can decide to change his or her religion.

However, there are many restrictions in practising this freedom of religion. For example, among some communities there is a practice of killing a girl-child at birth (female infanticide). Suppose someone claimed that they killed their baby because it was part of their religious practices. This would not be acceptable. One cannot commit a crime like infanticide in the name of religion. Similarly the practice of Sati cannot be committed in the name of religious freedom.

More importantly, no government office, school or institution can adopt any particular religious practice. According to the law, worshipping gods, offering *namaz*, singing *bhajans* or *gurbani* is prohibited in government schools and institutions. In schools that are not run by the government but are recognised by it, religious practices may be followed. Yet, even in such a case, no one can be forced to take part in religious instruction or attend religious worship if they do not want to (or, if they are below 18, if their parents do not want them to).

According to the Constitution, the government does not have any religion. It should treat all religions as equal, as mentioned earlier. This is what the Preamble means when it says that India is secular.

How does the practice of Sati violate fundamental rights?

Do people necessarily have to follow the religion of their parents?

Why is there a restriction on religious instruction in government schools?

5. “Cultural and Educational Rights”

The Constitution says, “All minorities, whether based on religion or language, shall have the right to establish and administer educational institutions of their choice.”

Minority groups are usually thought of in terms of language and religion. Whether or not someone is a minority depends on where they live. For example Marathi speaking people would not be a minority in Maharashtra but they would be in West Bengal.



They have the freedom to establish and run institutions in order to protect their culture and language. For example if Kannada speaking people wish to run a Kannada medium school in M.P. in order to preserve their culture and language they cannot be prevented from doing so.

The government also has to recognise and provide grants to such institutions if they fulfil other essential conditions. In the above example, if such a school is affiliated with the M.P. State Board and fulfils the Board's conditions, then it can receive grants from the state government just like any other aided private school.

6. “Right to Constitutional Remedies”

People have the Fundamental Right to approach the High Courts and Supreme Court if there is any violation of their Fundamental Rights. When such rights are violated, they can be restored by the courts giving specific directions or orders.

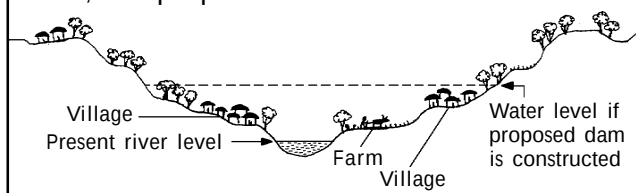
It is the responsibility of the government to protect the people against any violation of their Fundamental Rights. A case can be filed against the government if it fails to do so.

How does this right ensure that all other Fundamental Rights are protected? Explain, using examples of the cases you have read about in this chapter.

If the rights of a group of people are being denied, each affected person does not have to file a separate case. Any person (or organisation) can file a case against the government on behalf of this group of people. This kind of case is called a Public Interest Litigation (PIL).

An Example of a Public Interest Litigation

Suppose the government decides to construct a dam on a river. And suppose there are around 50,000 people whose fields would be flooded if the dam is built. They would lose their land and livelihood. Their way of life would be seriously affected. This is a violation of their fundamental rights to freedom of life, freedom to settle in any part of the country and freedom to pursue any occupation of their liking. In such a situation, a case can be filed in the Supreme Court to protect the Fundamental Rights of these people. One case can be filed on behalf of all 50,000 people.



"FUNDAMENTAL DUTIES"

Our country's ideals are stated in the Preamble to the Constitution, using the words Justice, Liberty, Equality and Fraternity. To achieve these ideals, Fundamental Rights as well as Fundamental Duties are outlined in the Constitution.

Just as we have rights, we have some responsibilities too. These responsibilities are towards other people living around us. Naturally no one can have complete liberty if their actions cause problems for other people.

Let us discuss the responsibilities and expectations of citizens, as outlined in the section of the Constitution on Fundamental Duties.

"It shall be the duty of every citizen of India-

a) "to abide by the Constitution . . ."

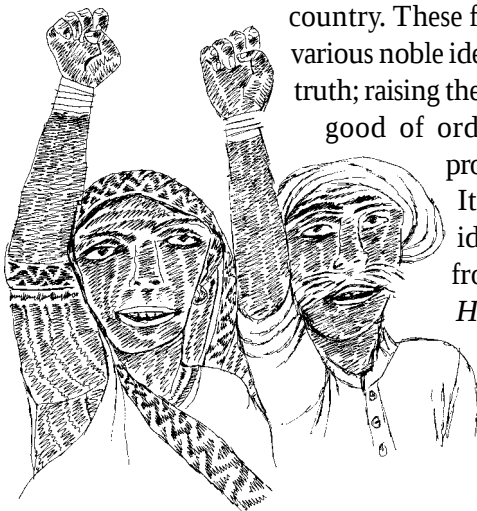
It is our fundamental duty to obey the rules of the Constitution. We should not insult either the National Anthem or the National Flag.

Which colours are used in the flag of India? Draw a flag and colour it.

b) "to cherish and follow the noble ideals which inspired our national struggle for freedom;"

Many lakhs of Indians fought against British rule in our country. These freedom fighters stood for various noble ideals such as fighting for the truth; raising their voice for the welfare and good of ordinary and poor people; protesting against injustice etc.

It is our duty to follow such ideals. These lines of a song from the film 'Phir Subah Hogi' (1958) inspire us to follow the ideals of the freedom movement.



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c) “to maintain the unity and sovereignty of India;”

It is our duty to see that all of India remains united as one country. We should keep India free from foreign rule.

d) “to defend the country . . .”

e) “to bring harmony and peace amongst people of different languages and religions, and to refrain from insulting the dignity of women;”



A protest in Delhi against dowry deaths.

Today, there is a great need for communal harmony. Over the past few years we have seen riots between different communities in many places. It is our duty to prevent rumours and situations that give rise to such riots.

It is our responsibility to voice our protest if women are insulted. It is necessary to protest against the dowry system, and beating of women. It is necessary to see that those who encourage such acts are brought before the law.

Discuss : Why do both boys and girls feel pressurised to follow the dowry system? In what way can these pressures be overcome?



Trees, by Rabindranath Tagore

f) “to protect and improve the natural environment . . .”

It is our duty to see that our rivers, lakes, forests etc are not polluted or destroyed. Thus if a factory pollutes a river or if a dam destroys the environment or forest, it is our duty to do something to prevent it. It is also the duty of the government to follow these obligations. For example, a case was filed against the government because quarrying in a certain region was damaging the environment, causing deforestation and erosion. The court issued orders to the government to stop the quarrying.

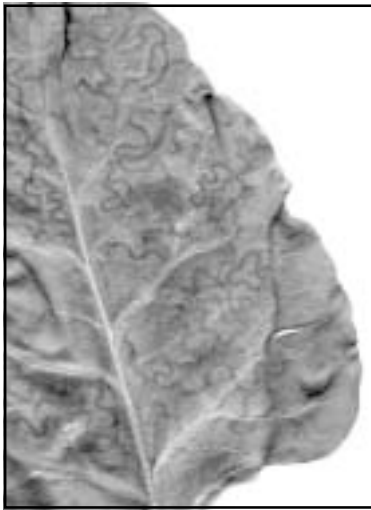
g) “to value and preserve the rich heritage of our composite culture;”

Our music and art traditions are influenced by many cultures (picture from the Chamba Hills, circa 1730).



h) “to develop the scientific temper, humanism and the spirit of inquiry and reform;”

Scientific temper means people will be curious about the world around them. They will ask questions, search for answers and reach conclusions based on observations, critical examination and trial and error. Humanists are concerned about the needs, welfare and well being of human beings. The Constitution encourages people to adopt such attitudes and try to bring about positive changes in society.



For example, some years ago, during the rainy season, people noticed wavy lines on the leaves of many vegetable plants. Some people spread the rumour that the vegetables had come under a curse. Many people stopped eating vegetables. However, some girl students from Dhar, M.P. questioned whether this could really be true. They showed remarkable scientific sense. They took a few leaves and dissected them with a needle.

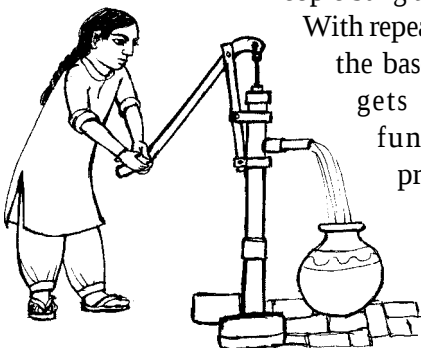
They could see insects crawling around inside tunnels in the leaves. They told their friends and relatives that the lines were actually just the tunnels made by these insects.

i) “to safeguard public property . . .”

It is our responsibility to see that all public properties such as wells, handpumps, buses, trains or hospitals are well maintained and not damaged. For example, handpumps are often used carelessly.

People bang too hard on the handle.

With repeated use in this manner the base develops cracks and gets damaged. It is our fundamental duty to prevent such careless use.



j) “to

strive towards excellence in all spheres . . .”

People should work towards achieving excellence in all fields - agriculture, industry, education, science and sports. This will ensure that our nation develops in all aspects.

k) “to educate our children.”

It is the responsibility of parents to make sure that their children get an education so that they can develop to the best of their potential.

There is a difference between fundamental rights and duties. If there is a violation of a fundamental right then one can approach the court whether or not there is a particular law related to the case and seek justice to correct the situation. Fundamental duties cannot be enforced in this manner. If someone does not perform a fundamental duty then we cannot go to the court. However, there are other laws like the Anti-Dowry Act to ensure that the fundamental duties are followed.

Three children ready for school



Exercises

- 1. Look through this chapter and the previous one and make a list of the six Fundamental Rights in the Constitution.**
- 2. Are your Fundamental Rights being violated in each of the following cases? If so, which Fundamental Right or Rights? Discuss with your classmates.**
 - a) Suppose you are kept in a police station for 4 days without being told what law you broke.**
 - b) Suppose your neighbour tries to claim some of your land as her own.**
 - c) Suppose your parents do not allow you to go to school. They make you take up a job in a match factory instead, because they cannot afford to feed you properly.**
 - d) Suppose your brother refuses to give you the land that you have inherited from your father.**
 - e) Suppose, while you are visiting your friend's house, she gets angry and asks you to go away.**
 - f) Suppose you are not religious and you are made to pray at the assembly in your school, even though your parents had already told the school principal that they do not want you to pray.**
- 3. Suppose you are an advocate. How would you argue the case for a group of people who come to you with the following request:**

"The river in our area is getting very polluted by the factories upstream. We get our drinking water from the river. People in our villages keep falling ill because of the polluted water. We have complained to the government but there has been no action from their side. This is surely a violation of our Fundamental Rights."
- 4. How and when can a Public Interest Litigation (PIL) be filed? Who can file a PIL? Against whom does such a case get filed?**
- 5. Megha's father told her that she might get cancer if she visited her classmate, Anisha, who is in hospital with cancer. Praveen knew that cancer is not contagious. She heard Megha's father but kept quiet. Megha questioned her father, "Is it really true that cancer is contagious?" Monica told Praveen that Megha should believe whatever her father says. Who is following their fundamental duties best, Praveen, Megha or Monica? Explain.**
- 6. Suppose someone tells people of one religious community that they should not go to certain shops in the market because they are owned by people of a different religious community. Which fundamental duty is this person violating?**
- 7. Fearing the communal riots that were occurring in many places, a group of women from one religious community in a village went to the police station. They wanted to file a written complaint and ask for police security or a safe place to stay. The inspector belonged to a different community. He did not register a First information Report (FIR). The police did not provide any protection either. The next day a mob burnt down the houses of these women. Discuss which fundamental rights were denied in this case.**
- 8. Some of the Fundamental Duties on pages 97-99 have been illustrated with pictures and poems. Find, draw, or compose more pictures, poems or songs to illustrate and give examples of the Fundamental Duties.**



The Central Government



Discuss among yourselves why elections are important.

The first elections after India became an independent country were held in 1951-52. It took four months to conduct the elections. Why do you think it took so long? Perhaps you can find the answer by reading this description of the first elections.

The First Elections

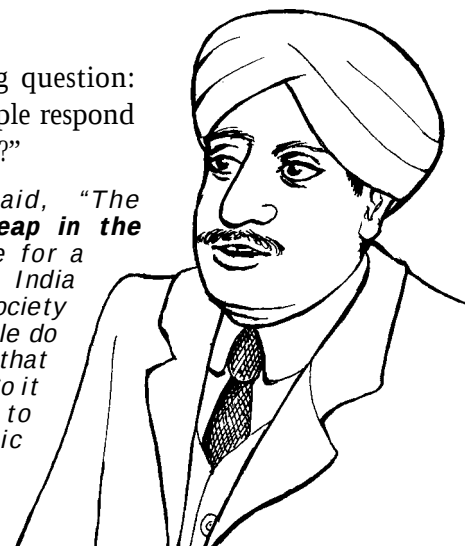
Such a large election had never before been held anywhere in the world. Since it was based on universal adult franchise, everyone twenty-one years of age or older had the right to vote. At that time there were more than 17,30,00,000 people who could vote. For most of them, this was their first opportunity to vote. Most of them had never had a chance to go to school. About 80% of Indians lived in rural areas.



In some countries only certain adults had voting rights (often women, uneducated and poor people were left out).

There was one big question: "How will the people respond to this opportunity?"

Some people said, "The elections are 'a leap in the dark', not suitable for a country like India. India is a caste-based society in which many people do not accept the idea that everyone is equal. So it won't be possible to have a democratic election."

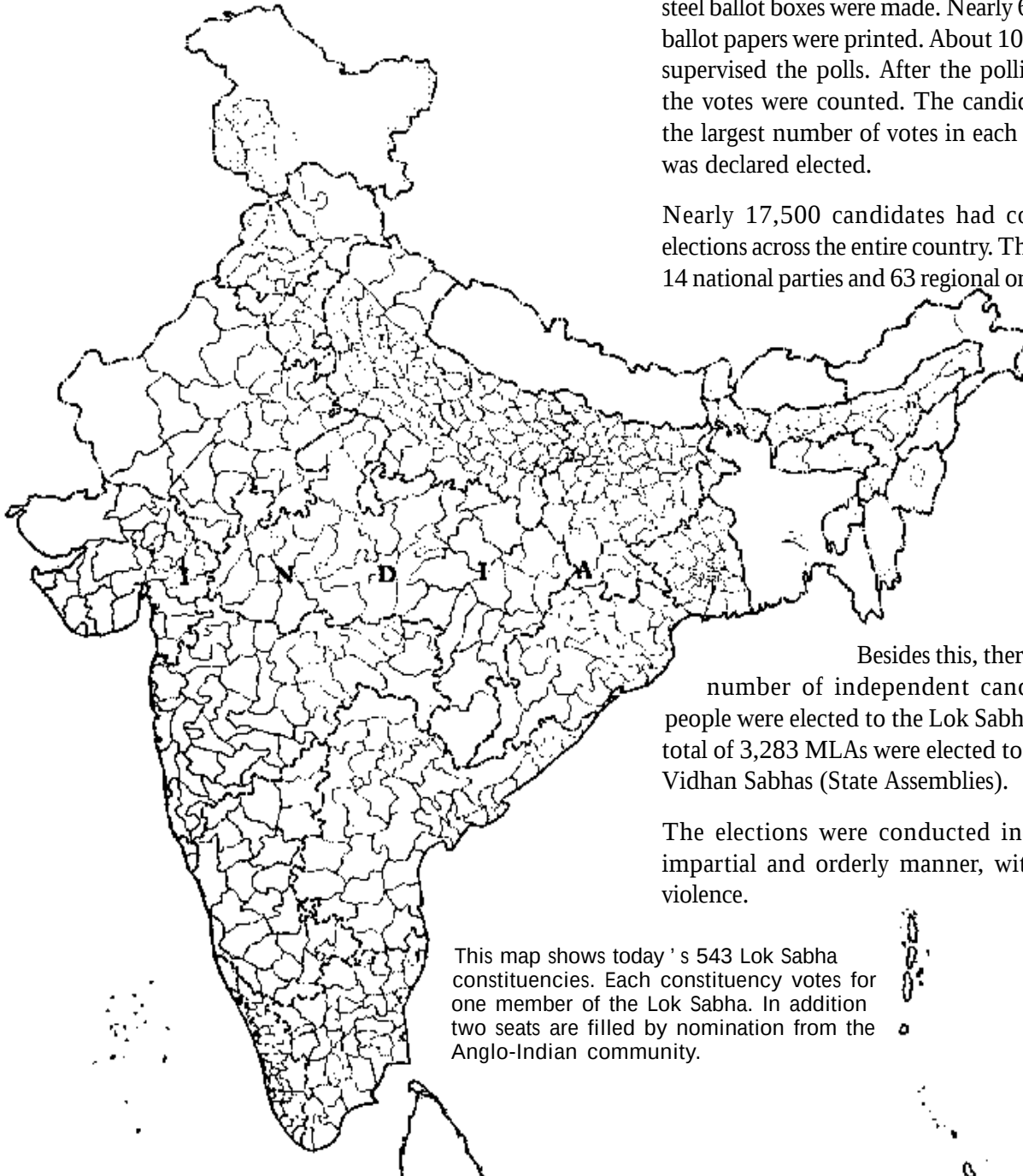


There were other people who were very hopeful. They said, "We must have faith in the Indian people. Many Indians have participated in the National Movement to gain freedom from the British. They hope and expect to elect a government of their own choice. They want the government to work towards creating a society where everyone is treated equally. They also want the government to improve the living conditions of the people. Thus everyone should have an equal opportunity to elect a government of their choice. The elections are 'an act of faith'."

If you had been living at that time, which side would you have agreed with? Would you have considered it a good idea for India to try to have universal adult franchise and conduct elections? Give reasons.

Under British Rule elections were held to the provincial governments in 1937. However, only those with some property, educational qualifications etc could vote. Can one say that the elections during British Rule were held on the basis of universal adult franchise? Explain.

An Election Commission was set up to conduct the elections in a free and fair manner. An Election Commissioner headed it.



This map shows today's 543 Lok Sabha constituencies. Each constituency votes for one member of the Lok Sabha. In addition two seats are filled by nomination from the Anglo-Indian community.

Making arrangements for the first elections was a large and complex task. First, a house-to-house survey was carried out to register the voters. A list was made of all the eligible voters.

Every party and every independent candidate was given a symbol. These symbols were painted on the ballot boxes in which the votes had to be cast. The voters had to put their ballot paper into the box of the candidate they wanted to vote for. Screens were set up so that the voting (ballot) was secret.

Over 2,24,000 polling booths were set up, one for almost every 1,000 voters. Over 25,00,000 steel ballot boxes were made. Nearly 62,00,00,000 ballot papers were printed. About 10 lakh officials supervised the polls. After the polling was over, the votes were counted. The candidate who got the largest number of votes in each constituency was declared elected.

Nearly 17,500 candidates had contested the elections across the entire country. They were from 14 national parties and 63 regional or local parties.

Besides this, there were a large number of independent candidates. 489 people were elected to the Lok Sabha in Delhi. A total of 3,283 MLAs were elected to the different Vidhan Sabhas (State Assemblies).

The elections were conducted in a fair, free, impartial and orderly manner, with very little violence.

The response of the people to the new opportunity was tremendous. They participated in the polls, fully aware that their vote was a prized possession. In many places, the people treated elections as a festival and a public celebration. They dressed up for the occasion in festive clothing. Women wore their silver jewellery. Poor and illiterate people demonstrated their ability to exercise their right to vote carefully, though the voting procedures were complicated.

There was a large turnout of voters not only in the urban areas but also in the rural areas. There was a very high participation of *dalits*. Another remarkable feature of the elections was the wide participation of women - nearly 40 percent of the women who were eligible, cast their votes.

What is significant about these elections was that no other nation had ever conducted such a large-scale election in which all citizens, including women, illiterate and poor, were given the power to vote. More than 46 percent of the eligible voters exercised their power to vote.



THE FAITH OF THE LEADERSHIP IN THE PEOPLE WAS FULLY JUSTIFIED!

Discuss the meaning of the following with your teacher:

candidate
constituency

ballot
EVM
election campaign

Election Commission
Voters' List
procedure of voting
regional & national parties

Find out the symbols used by different political parties today.

Why were the first elections a 'large and complex task'?

Do you see some differences between the first elections and elections held today? Compare the following elements in the two elections: ballot box and sheets, age of voting.

Why should the voting be secret?

How Many People Vote?

There have been many Lok Sabha elections since the first one. The Table below gives the percentage (%) of people who voted in each election. Use this information to answer the following questions.

Year of Lok Sabha election	Percentage of voters who voted
1952	46 %
1957	48 %
1962	55 %
1967	61 %
1971	55 %
1977	60 %
1980	57 %
1985	64 %
1989	62 %
1991	56 %
1996	58 %
1998	62 %
1999	59 %
2004	58 %

1. How many Lok Sabha elections have been held?

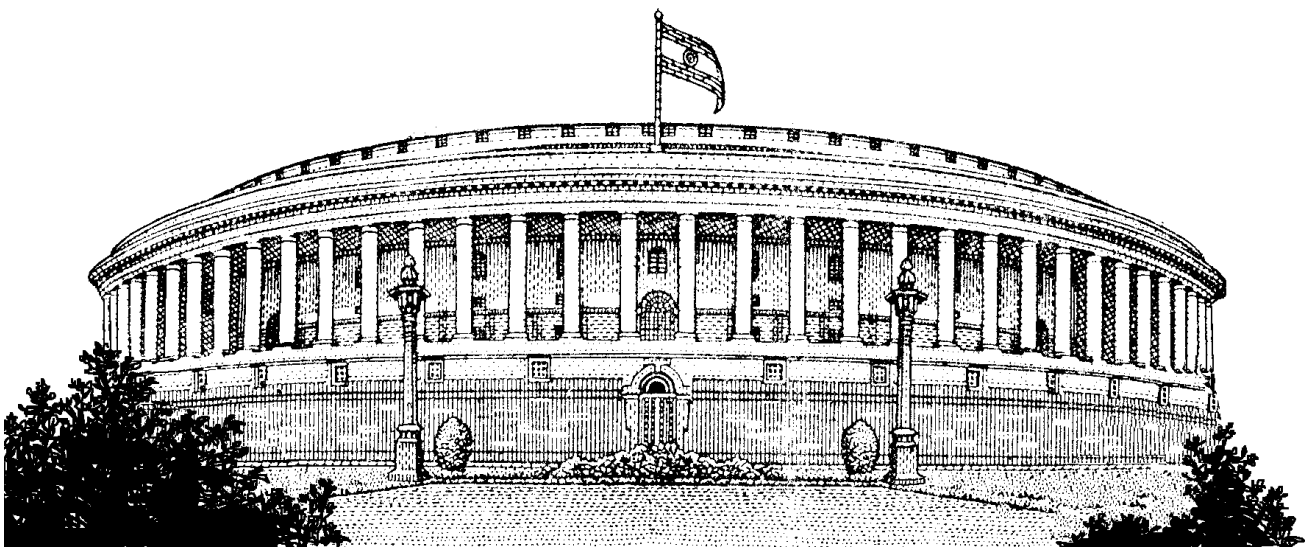
2. Why do you think it is important to look at the percentage of people who cast their votes? What does it tell us?

3. Why do you think some eligible voters did not vote? Discuss the possible reasons.

4. What were the opinions expressed by different people at the time of the first elections? Looking at this table what can you say about the participation of people in the election process?

5. Based on this table, do you think it was a good idea to conduct elections through universal adult franchise in 1951-52?

6. A survey showed that among the uneducated and poor the percentage of people who voted in 1996 was 61%. However, it was only 53% among graduates. What could be the reasons for this difference? Discuss.



The Two Houses of Parliament

Last year you learned that the Members of the Legislative Assembly (MLAs) in each state make the laws for their state. Each state makes its own laws. The laws for the whole country are made by the Members of Parliament (MPs). The Parliament has two houses, the Lok Sabha and the Rajya Sabha. The description of the first elections shows how members of the Lok Sabha were elected.

The Constitution outlines the rules governing elections and the running of the Parliament. It says that elections to the Lok Sabha should be held every five years. A person must be above the age of 25 years to become a member of the Lok Sabha. Today, there are 545 Lok Sabha seats. The states and Union Territories in India are divided into constituencies (seats) from which members of the Lok Sabha are elected. States with a large population have more

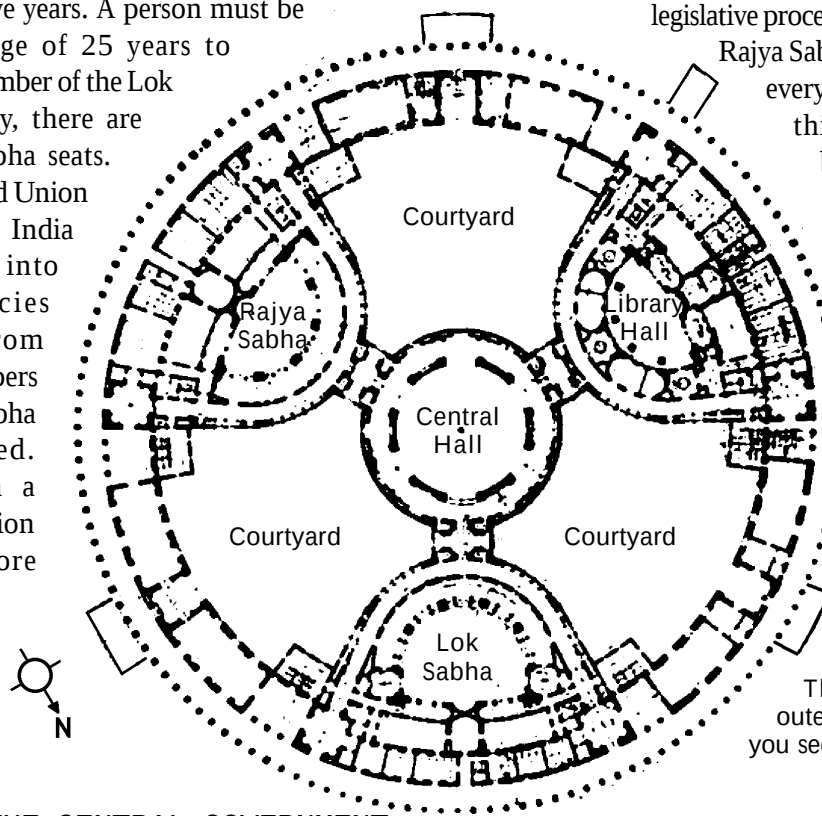
constituencies than states with a smaller population. Thus, Uttar Pradesh has 80 constituencies while Himachal Pradesh has only four constituencies. Madhya Pradesh has 29 constituencies and the Union Territory of Chandigarh has one constituency.

In the description of the first elections we did not mention how members of the Rajya Sabha were elected. The Rajya Sabha can have a maximum of 250 members. The state Legislative Assemblies and Union Territories elect their representatives to the Rajya Sabha. This is one way a link is established between the State governments and the

legislative process at the Centre. In the Rajya Sabha there are elections every two years, with one third of the members being elected each time.

Thus, every two years, new members are elected for a term of six years.

Who is the Lok Sabha member from your area? Name



The plan of Sansad Bhawan (Parliament)

The dots around the outer edge are the pillars you see in the above picture.

The Functions of Parliament

Elections are conducted in order to give the people a chance to have a say in their own government. The most important duty of the MPs of the two houses of the Parliament is to frame the laws for the country and to change the laws when necessary. You learned last year how the state Legislative Assembly makes the laws for the state. The Parliament follows a similar procedure to make the laws for the country.

The MP who proposes a bill explains why the law is needed. Other members may agree, or may have a different opinion. So a discussion takes place. Different aspects of the bill are analysed. The various problems that could occur if the bill becomes a law are highlighted. Many suggestions are put forward for improving the bill. These debates are widely reported and written about in the newspapers. They can be followed on the internet. Sometimes they are even shown on TV. At the end of the debate, the bill is put to a vote. In this way, some bills are passed and some are rejected.

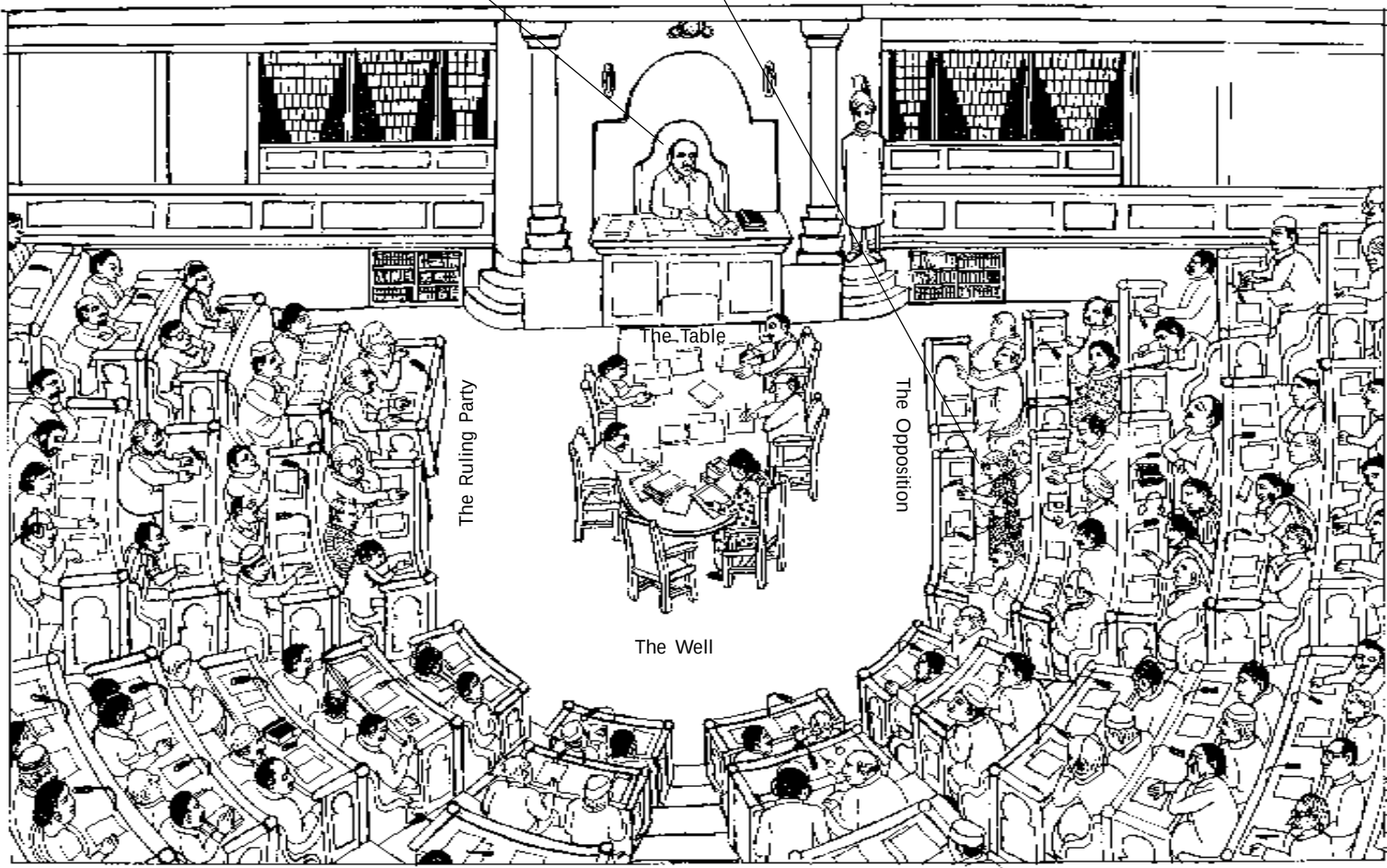
a few other MPs from your state or neighbouring states. Find out which political parties they belong to.

How do the members of parliament give shape to the policies of the country? You might have heard about a law proposed in 1999 to reserve one third of the seats in the Parliament and Legislative Assemblies for women. In order to make such a law, MPs discuss it in both houses of the Parliament. Following is an imaginary discussion about this bill in Parliament.

A Debate on a Bill in the Lok Sabha

Speaker: Ms. Anju Nair to speak now.

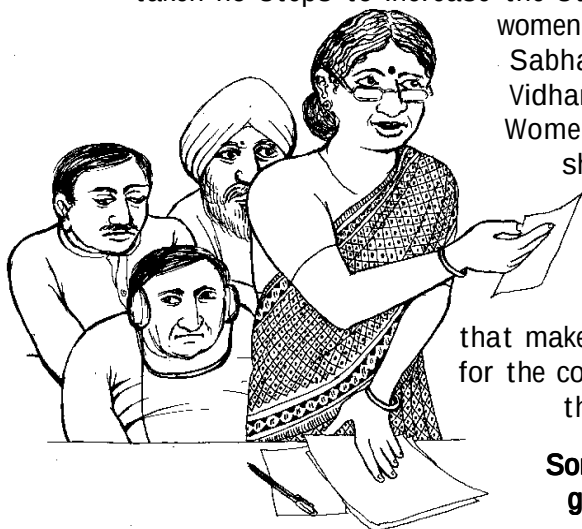
Anju Nair: As women's participation is an important subject, and the Government has brought this amendment Bill, I support the Bill on behalf of my Party. We already have reservations for



women in the Panchayats and the Municipalities. However, the government has taken no steps to increase the strength of

women in the Lok Sabha and the Vidhan Sabhas.

Women should be better represented in these houses that make the laws for the country and the states.



Some people get up and

start shouting:

... But corruption has only increased in our country ...

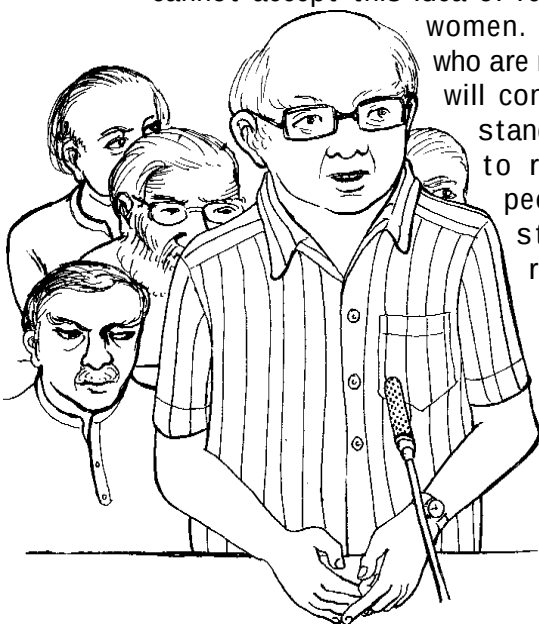
Speaker: I request the house to listen to Anju Nair. Please allow her to continue.

Anju Nair: We should reserve seats for women in these houses, just like we reserve seats for women in the Panchayats and the Municipalities. In this way, the participation of women in politics will increase and they can contribute positively to our national life. It would be a bold step to reduce social injustice against women.

Speaker: C. P. Chaudhari

C. P. Chaudhari: India is a great nation and we have always respected women. However, I cannot accept this idea of reservations for women. Those women who are natural leaders will come forward to stand for elections to represent the people. I very strongly feel reservation is not necessary.

Anju Nair:
T h e
honourable



member has no idea of the numbers... I beg to differ with your arguments. If women are getting enough space to stand for elections, how come there are so few women members in our legislative houses? Do you know that today there are only 4.1% women in all our State Assemblies put together? From the first elections in our country to State Legislatures in 1952, where the percentage of women was 1.8% how far have we reached in representing the views of women? It means that these legislative houses do not give a voice to half the citizens of this country. How can any law made by these houses in the name of democracy....

Speaker: Ms. Anju Nair your turn to speak is over.

Lots of protests from various people: This is unfair, you should give her some more time....

Speaker: Silence please. Harjeet Kaur.



Harjeet Kaur:

I agree with Ms.

Anju Nair. Those who oppose the bill are ignoring our history and customs. Today, only 9% of the members of Parliament are women. Fifty years ago there were 4% women in Parliament. That shows that in 50 years we have moved only an inch! There are too many social barriers against women participating in elections. They are not allowed to work. They cannot move freely in public places and they are not allowed to participate in meetings and political activities. They cannot come out openly as leaders because of these obstacles. I support the bill. Reservation is necessary to break such barriers.

Ranjana Shetty: This bill will only lead to the selection of puppet candidates. The powerful



male members in their parties and their families will continue to control them and make them do what they want. The Government is making a bill that is against the spirit of our democracy.....

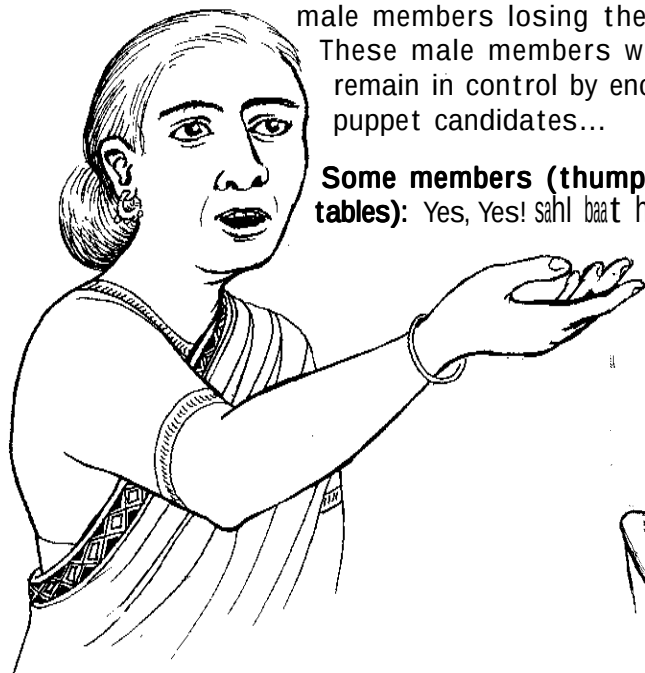
Speaker: Madam Ranjana Shetty you are speaking out of turn. Please wait. I will ask you to speak later. Let madam Harjeet Kaur continue.

Harjeet Kaur: I don't think this is fully true. We have many examples in our villages and municipalities where women candidates elected through reservations have performed with commitment and sincerity. They have taken our nation ahead on the path to progress. Wherever women are in a strong position in panchayats and municipalities they have been able to implement our policies with great vigour and put an end to corruption.

Speaker: Chandrakumari Sirolia

Chandrakumari Sirolia: I fully agree with my colleague. All these years, women have been denied a chance to participate in politics and other spheres of activity. This bill will see many male members losing their seats. These male members will try to remain in control by encouraging puppet candidates...

Some members (thumping their tables): Yes, Yes! sahl baat h !



Chandrakumari Sirolia: However, I am sure that once women are given the chance to participate in large numbers, there will be fewer puppet candidates. Women are also more efficient and their policies would be more effective.

Speaker: Zahira Bano

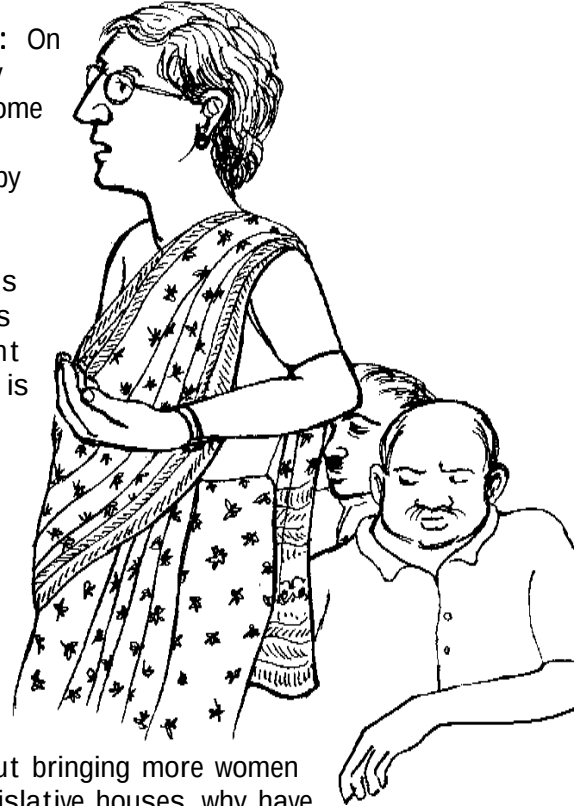
Zahira Bano: On behalf of my Party I welcome the Bill introduced by the Hon'ble Minister.

Reservations for women is an important issue. There is no doubt about that. However, I think we should take a different approach. If all our political parties are sincere about bringing more women into the legislative houses, why have they not included more women in their own party organisation?

Speaker: Your time is over.

Zahira Bano: Sir, I am just finishing. I feel this bill should be modified to enforce reservations for women within political parties and not in the legislative houses. The political parties should reserve at least one-third of the seats they wish to contest for women candidates.

Speaker: Your time is over. May I now call on Tzing Wangchuk





Tzering Wangchuk: This is a bill that has been introduced in our house many times but has never seen the light of day. None of the governments had the courage to overcome their male centred policies. One possible reason for the reluctance of our male members is the large quota proposed by the bill. So, I suggest that the bill should be modified and reservation should be for only 25 percent of the seats, not one-third.

... And the debate goes on ...

THIS RESERVATION BILL SOUNDS VERY NICE BUT WHAT WILL HAPPEN TO US IF WE SUDDENLY HAVE TO HAVE 33% SEATS FOR WOMEN? I DON'T WANT TO GIVE UP MY SEAT!



What are the arguments against reservations for women in this debate? What are the arguments in favour of reservations for women? Which view do you agree with and support?

How do discussion and debate help in making laws?

Discuss with your teacher - Is this issue being discussed in Parliament? What are the reasons for the delay in making this into a law?

Do you think that after having a discussion some people might change their opinion about whether to vote for or against a bill?

What is the difference between a law and a bill?

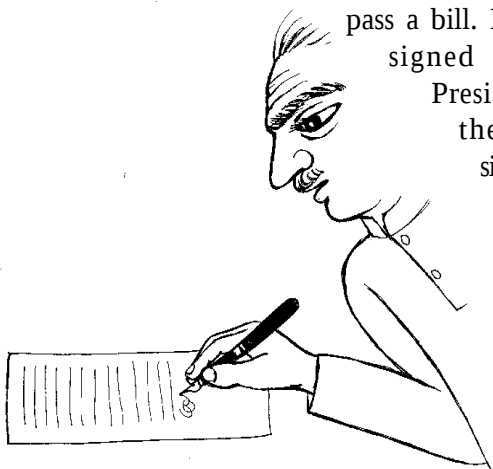
Choose a topic for a debate and conduct a discussion in class. When the debate is over, vote on the issue.

You learned last year that a bill has to be discussed three times in the state Legislative Assembly before it can be made into a law for the state. In the Parliament also, the discussions take place in three stages. Except for some financial issues, a bill can be introduced in either House of Parliament. Once it is discussed and passed in one House, it proceeds to the other House for discussion and decision.

Can you recall how many members have to support a bill before the house passes it? If a house has 300 members, how many should support the bill if it is to be passed?

The Role of the President in Passing a Law

One more step is necessary after the two Houses pass a bill. It has to be signed by the President. Once the President signs the bill, it becomes a law.



The President can refuse to sign a bill even after both Houses of Parliament have passed it. S/he can suggest modifications to the bill and send it back for discussion in the houses. But if both the houses again pass the bill, without adopting any of the modifications suggested by the President, then the President has to sign the bill. S/he cannot refuse the second time.

Once a bill becomes a law, do the people who had initially opposed the bill now have to abide by it? Why? Discuss with your teacher.

Laws made by the Centre and Laws made by the States

You know that both the State Legislative Assemblies and Parliament make laws. Can you name some laws? Do you know which of these laws were made by Legislative Assemblies and which were made by Parliament? Our Constitution lists those subjects on which laws can be made by Legislative Assemblies, those that can be made by Parliament and those that can be made by both.

The Central List:

Subjects on which laws can be made only by Parliament.

There are many subjects for which only Parliament can make laws. These laws apply to the whole country. For example, our country has a common



currency - the rupee. So any law relating to money and banking can only be made by Parliament. Similarly, we must have common rules and regulations for the telephone and postal system.



Another subject which is under the control of Parliament is the country's defence. All the laws relating to military forces and defence can only be made by Parliament.

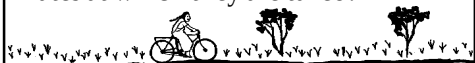


The State List:

Subjects on which laws can be made only by State Legislative Assemblies

On certain subjects, only a State Legislative Assembly can make laws. Hence, different states can have different laws on any of these subjects.

For example, Sales Tax is charged on the sale and purchase of goods within a state. This is a major source of revenue for the State Governments. Each state has made its own law for the collection of this tax. Hence there are differences between states in the list of things which are taxed and also in the rates at which they are taxed.



It is the responsibility of the state to ensure proper road communications within its boundaries. Therefore the construction and maintenance of all roads, other than national highways, is done by the state.

I m p o r t a n t
subjects that are



the responsibility of the State Government are agriculture, irrigation, police and health care. They all come in the State List and the State Legislative Assemblies make laws relating to these subjects.

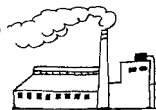


The Concurrent List:

Subjects on which laws can be made by both Parliament and State Legislative Assemblies



There are certain subjects on which both Parliament and State Legislative Assemblies can make laws. For example, making education policy is the duty of both the Central Government and State Government. In every state, you find schools run by the Central Government, such as the Kendriya Vidyalayas or Central Schools, as well as schools run by the Education Department of the State Government. Other important subjects on which both the Central Government and State Governments make the laws are those relating to factories or industries, electricity, labour etc.



However, if both Parliament and a State Legislative Assembly make a law on a subject and these laws clash or contradict each other, the law made by Parliament takes precedence over the law made by the State Legislative Assembly.



Name three subjects on which the State Legislative Assemblies can make laws.

The President and the Vice-President

The MLAs of all the states and the members of both houses of the Parliament elect the President. MLAs of the Union Territory of Pondicherry and the National Capital Territory of Delhi also participate in the election of the President. That is, all the MLAs and MPs in the country cast their votes to elect the President.

Both the Houses of Parliament elect the Vice-President. The Vice-President chairs the Rajya Sabha meetings and also performs the functions of the President if the President is absent.

All decisions of the

Government of India are taken in the name of the President, who is the formal head of the country. However, the President acts according to the advice of the Prime Minister and the Council of Ministers.

A Republic

Read the Preamble to the Constitution again and find the word Republic. A republic is a country in which the head of the country is elected. In India the President is the head of the country. In some countries the head is a monarch (a king or queen), who is not elected - so these countries are not called republics.

Tell whether each of the following are true or false (read this section again to find out):

The President and the Vice-President are both elected by the same set of people.

Every voter in India elects the President.

All the MLAs of the Vidhan Sabha of Bihar participate in the election of the President.

All the MLAs of all the Vidhan Sabhas and Delhi and Pondicherry and all the MPs of the Rajya Sabha and the Lok Sabha elect the President.

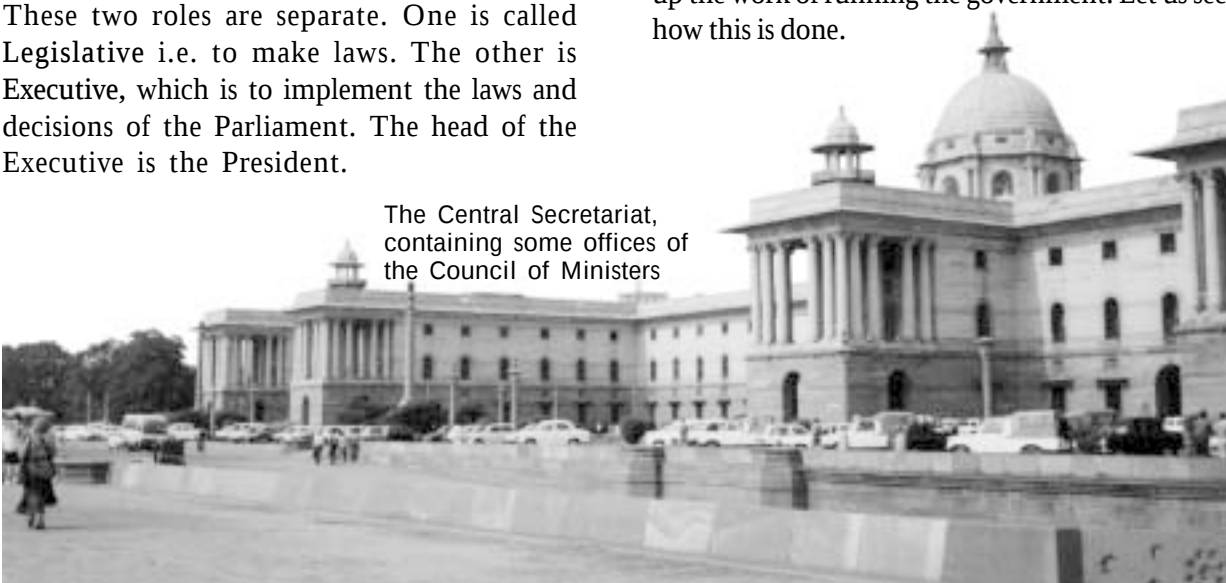
Choosing the Prime Minister and the Council of Ministers

The Prime Minister and the Council of Ministers are chosen from among the members of Parliament (the Lok Sabha and Rajya Sabha). The role of Parliament is not only to make laws but also to provide members who run the government according to the laws. Hence it is said that India has a Parliamentary form of government.

These two roles are separate. One is called Legislative i.e. to make laws. The other is Executive, which is to implement the laws and decisions of the Parliament. The head of the Executive is the President.

However, the most important members are the Prime Minister and the Council of Ministers. They are in charge of a large number of ministries and they have a huge staff of government employees who work under them. Thus, from the large set of people who are members of Parliament a small sub-group of people become ministers and take up the work of running the government. Let us see how this is done.

The Central Secretariat, containing some offices of the Council of Ministers



Last year you studied how different parties in a state contest the elections and how a government is formed in the state. Can you recall this?

The first elections in India were discussed at the beginning of this chapter. The Table below gives the details of the seats won by different parties in the first elections to the Lok Sabha.

The First Lok Sabha Elections

Party	Seats won
Congress	364
Communists and allies	23
Socialists	12
Kisan Mazdoor Praja Party	9
Jan Sangh	3
Hindu Mahasabha	4
Ram Rajya Parishad	3
Other parties	30
Independents	41
Total	489

The leader of the party (or coalition) that wins a majority (more than half the seats) in the Lok Sabha is called by the President and appointed as the Prime Minister. The Prime Minister thus has the support of a majority of the members and can then select the other ministers to form the Council of Ministers.

They are responsible to the Lok Sabha. If at any time a majority of members of the Lok Sabha no longer support the Prime Minister and the Council of Ministers, then they cannot continue to run the government.

As can be seen from the above Table, the Congress party had more than 245 seats which was half the number of seats in the Lok Sabha. Therefore, Dr Rajendra Prasad, who was the President at that time, invited the leader of this party, Pandit Jawaharlal Nehru, to become the Prime Minister. Nehru then selected the members of his Council of Ministers. These ministers were sworn into office by the President.

What is a majority?

If no party wins a majority of the seats to form the government, then several parties try to join together to form a coalition that can form the government. Can you give two examples of this from recent elections to the Lok Sabha?

With the help of your teacher discuss some situations where you think decisions have been taken in a democratic manner. What are the salient features of such a process of decision making?

Are there any government employees in the place where you live? Which departments do they belong to? Which government employees work for the Central Government and which work for the State Government?

What the Prime Minister and the Council of Ministers Do

The Prime Minister and the Council of Ministers implement the laws and the policy laid down by the Parliament. It is their responsibility to ensure that the laws are observed throughout the country. These laws also provide the guidelines for the functioning of the various ministries of the Central Government. These include the ministries of railway, defence, communication, human resource development etc. These ministries employ thousands of workers who are spread across the country.

Thus, it is the job of the Central Government to manage the country's defence system, railways, postal system, telecommunications etc.

The first President Dr Rajendra Prasad (centre) invited Pandit Jawaharlal Nehru (left) to be the Prime Minister (Sardar Patel is on the right).



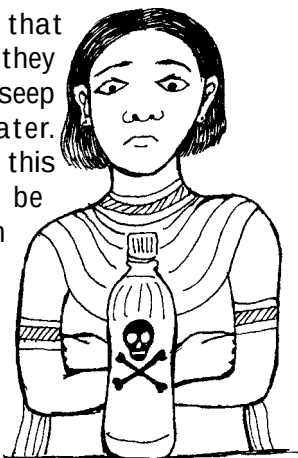
Let us examine how a law is implemented and changed.

Take a look at any packaged food item like biscuits. Does a biscuit wrapper list the ingredients? Does it say, "Permitted colours added"? The wrapper also must be saying, 'Best before ___ months'. Why do you think all this information is given on the wrappers?

There are rules in the Prevention of Food Adulteration Act that require every company that produces food items to give all this information. This is in order to protect the consumers and let us know exactly what we are buying and whether it is safe to eat. There are food inspectors that check to be sure that the laws are followed and that health standards are met.

In 2003 an organisation that works on environmental issues tested soft drinks and found out that they contain much more pesticides than was allowed in countries outside India. The pesticides must have come from the water being used in manufacturing the soft drinks. Pesticides are used to kill insects and other pests that damage crops. But when they are sprayed on fields, they seep down into the ground water. Soft drink companies use this ground water that may be contaminated with pesticides. If we consume too much pesticides, this can cause serious diseases.

Since the news of pesticides in soft drinks was published in newspapers, many people protested and stopped buying soft drinks. They demanded that action be taken. So the Minister-in-charge sent out an order that fresh tests should be done to check the complaint. Reputed Government laboratories at Mysore and Kolkata conducted the tests and sent their report to the ministry. The Minister circulated this report among the members of Parliament. A discussion on this issue was held. The Minister concluded:



Pesticides were found in 18 out of 24 samples.

Our law is weak because it does not say clearly what should be the limits of pesticide content.

Action cannot be taken against the companies because they have not violated our present law.

We need to change our law. More importantly we need to take steps to check pesticide contamination of drinking water.

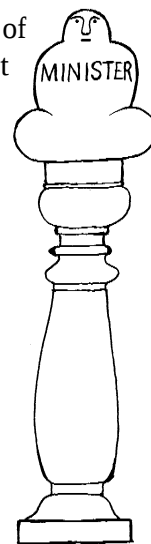
At the end of the debate a Committee of members of both houses of Parliament was set up to inquire about this. Their report has confirmed the above findings. They have also suggested changes in the law so that our standards would be as high as those in many other countries of the world.

Describe in your own words: Why was there a need to modify the Prevention of Food and Adulteration Act?

How the Lok Sabha Controls the Council of Ministers

The Council of Ministers has a lot of power because it performs important functions and controls a lot of money. So it is necessary to ensure that the ministers do not misuse their power and money. They need to be controlled in some way.

As you have seen it is the Parliament, which provides the members who form the Council of Ministers. Hence it also controls them. The Prime Minister and the other ministers can remain in their posts only if they enjoy the confidence of the majority of members of the Lok Sabha. If the Prime Minister and the Council of Ministers do not function properly, the Lok Sabha can remove them. To do this, those members who have lost confidence in the government present a no-confidence motion in the Lok Sabha. All the members vote on the



motion. If the vote shows that a majority of the members do not have any confidence in the Prime Minister and the Council of Ministers, the government is dismissed. This of course is the ultimate control. In normal circumstances there are many other ways and procedures by which control is exercised.

When Parliament is in session, make a list of the news items reported. Do you find interactions between Parliament and the Council of Ministers?

The members of the Lok Sabha and the Rajya Sabha can also:

1. Ask questions and seek information from the ministers. The council of ministers cannot refuse to answer a question or withhold any information. Nor can it give an incorrect answer. If the information provided is proved to be wrong, steps can be taken against the Council of Ministers.

2. Draw the attention of the ministers to any subject. For example, if there is a drought in some area and people are dying of starvation, the matter can be brought before the Council of Ministers so that some immediate action can be taken.

Exercises

1. ***Why were the first elections difficult to conduct? List as many reasons as you can.***
2. ***The description of the first elections mentioned that some officials supervised the polling. Who are the people who are usually appointed as election officials? In what ways did the first elections bring about a new method of electing a government?***
3. ***How could an election **not** be free and fair?***
4. ***Study the Table on page 21. In which years did the Lok Sabha elections take place before the stipulated term of five years had ended? Why did this happen? In which years did the elections take place after a gap of more than five years? Why did this happen? Ask your teacher.***
5. ***For which of the following subjects can laws be made by the Members of Parliament, which by the state assembly, and which can be made by both - agriculture, railways, village hospitals, police, posts and telegraph, electricity, factories?***
6. ***How can the Council of Ministers be kept in check?***
7. ***Name the two houses of Parliament. What are the differences between them?***
8. ***Why do you think the President has been given the power to refuse to sign a bill?***
9. ***Who is responsible for making the laws that are applicable for the entire country?***
10. ***Do you think political parties should be made to put up more women candidates for elections?***
11. ***In the 2004 Parliamentary Elections, no single party won a majority. How was the government formed? Discuss with the help of your teacher and write a paragraph on it.***
12. ***When the Parliament is in session, listen to the news on the radio or television or look in the newspapers and make a list of the events that take place. Write a page on any issue that has come up in Parliament, or draw a picture of the scene in Parliament when it is being discussed.***

13. In an all India survey carried out in 1971 and 1996 by a research organisation , people were asked the question: do you think it is useful to vote in the election? The response of the people was as follows-

	1971	1996
Yes	48%	59%
No	16%	21%
Can't say	36%	20%

Does this survey show any change in people's opinions between 1971 and 1996?

14. Another question asked in the survey was, "Do you think there should be reservation for women in legislatures?" Look at people's responses in the Table below. What does the survey show?

Should there be reservation for women?

Yes	75%
No	10%
Can't say/Don't know	15%

15. There are some gaps in the information given in the Table below. Discuss with your teacher how you can find the missing information and fill in the blanks.

Position	Who elects	Length of term	Eligibility (minimum age, residence, etc)
MLA			
MP Lok Sabha			Minimum age: 25 years
MP Rajya Sabha			Minimum age: 30 years Must be a resident of the state
Chief Minister of each State	Members of the majority party		
Prime Minister			Must be a MP
President		5 years	Minimum age: 35 years

16. Should the supply of drinking water also come under the Prevention of Food Adulteration Act? Try and frame an appropriate provision for preventing water pollution. Discuss the issues and problems of framing and implementing such a provision.

17. Use the school library and search the web-site parliamentofindia.nic.in to find out the following:

- Can any member of either house present a bill or is this only done by ministers in the government?
- What do you mean by 'cabinet' or 'cabinet ministers'? Is this different from the Council of Ministers?
- What is a money bill? What is the process of discussion on this bill?